

The following insurance is under the Group Accidental Death & Dismemberment Insurance and is an added benefit of your membership featuring:

Accidental Death Benefit	Class 1	Class 2	Class 3	Class 4	Class 5
Principal Sum	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Accidental Death & Dismemberment Benefit Pays the benefit amount shown if Injury or Death occurs due to a Covered Accident, 24 hours a day, anywhere in the world, subject to the limitations listed in the master group policy and any amendments in effect at the time of claim. If Your Injury results in any of the following losses within 365 days after the date of the Covered Accident, the insurance company will pay the amount shown below for that loss. If multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same Covered Accident.	Principal Sum Class 1 - \$50,000 - Principal Amount Class 2 - \$100,000 - Principal Amount Class 3 - \$150,000 - Principal Amount Class 4 - \$200,000 - Principal Amount Class 5- \$250,000 - Principal Amount				
Benefit - for a covered person	Coverage amount				
Loss	Percentage of Principal Sum				
Loss of Both Hands or Both Feet	100%				
Loss of Entire Sight of Both Eyes	100%				
Loss of One Hand and One Foot	100%				
Loss of One Hand and Entire Sight of One Eye	100%				
Loss of One Foot and Entire Sight of One Eye	100%				
Speech and Hearing in Both Ears	100%				
Loss of One Hand or Foot	50%				
Loss of Entire Sight of One Eye	50%				
Speech or Hearing in Both Ears	50%				
Loss of Thumb and Index Finger of the Same Hand	25%				
Paralysis Benefit	Percentage of Principal Sum				
Quadriplegia	100%				
Paraplegia	50%				
Hemiplegia	50%				

All benefits provided by this insurance are subject to the terms, definitions, conditions, exclusions and limitations, of the group policy. To obtain more information about this insurance, please call 800-811-1600 and ask to speak to a licensed agent. All members of the Consumer Driven Benefits Association enrolled into the Association are eligible to receive these benefits. The insurance benefits are underwritten by an A- "Excellent" rated Insurance Company under the Group Accident Insurance Policy issued to the Consumer Driven Benefits Association. Coverage reduces at ages 70 to 74; reduces again at ages 75 to 79; reduces again at ages 80-84, and reduces again at age 85. See policy certificate for percentages of principal sum.

THIS IS NOT BASIC HEALTH INSURANCE.

THIS OFFER INCLUDES DISCOUNTS AND/OR SERVICES PLUS ADDED AD&D INSURANCE. NONE OF THESE, INDIVIDUALLY OR IN COMBINATION ARE A SUBSTITUTE FOR BASIC HEALTH COVERAGE, MAJOR MEDICAL INSURANCE OR ANY OTHER MEDICAL EXPENSE REIMBURSEMENT INSURANCE PLAN.

This material is designed for informational purposes only and merely summarizes the benefits available. All benefits are subject to the contracts, master group insurance policy and any amendments, which alone constitutes the agreement under which payments are made at the time of claim.

CONSUMER BENEFIT SOLUTIONS

The Consumer Care AD & D Accident Disability Plan

Guaranteed To Issue

- Any Health Condition Accepted
- Any Occupation Accepted
- Issue Ages From 18 to Age 65
- Primary Insured Must Be Working A Minimum of 30 Hours Per Week

Distributed by:
Marketing Benefits, Inc.
P.O. Box 1459
Orange Beach, AL 36561

Lifestyle, Business, and Additional Healthcare Benefits

- Access to Savings on Laboratory and Diagnostic Testing
- Formulary 5-Tiered Rx Prescription Drug Plan
- USA Mail Order Rx Drug Program
- International Mail Order Rx Drug Program
- Prescription Rx Drug Assistance Program
- Gulfstream Financial Services
- Access to Medical and Dental Financing
- Savings on Personal Skin Care, Cosmetics, & Hygiene Products
- Save Thousands of Dollars on Revocable Living Trusts
- Mortgage Reduction Service
- Savings on Pet Care & Medications
- ...AND Much More!

Identity Theft Coverage Highlights:

Highly trained identity theft specialists are on call 24/7 to guide members through the process of restoring their identity profiles and credit records. An Identity theft recovery kit, complete with form letters to send to creditors and bureaus, is provided.

- **Income Protection** - Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event.
- **Expense Reimbursement** - Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing loans and reimbursement of fees are covered.
- **Identity Restoration Services** - Provides a personal case manager to do most of the recovery work on the victim's behalf.
- **Computer Physical Damage** - Loss resulting from direct physical damage to computer hardware.
- **Computer Virus Coverage** - Loss resulting from damage to your computer program(s) as a result of a computer virus.

EXCLUSIONS, LIMITATIONS, AND GENERAL PROVISIONS

The Policy does not cover any loss caused in whole or in part by, or resulting in whole or part from, the following:

1. Suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at Intentionally self-inflicted injury;
2. Sickness, disease or infections of any kind; except bacterial infections due to an accidental cut or Wound, botulism or ptomaine poisoning;
3. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial Navigation, if the Insured Person is:
 - a. riding as a passenger in any aircraft nor intended or licensed for the transportation of passengers; or
 - b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - c. riding as a passenger in an aircraft owned, leased or operated by the Policyholder or by the Insured person's employer;
4. declared or undeclared war, or any act of declared or undeclared war; or
5. full-time active duty in the armed forces of any country or international authority, except the National Guard or organized reserve corps duty (unearned premium will be returned if the Insured Person enters military service); or
6. the Insured Person being under the influence of drugs or intoxicants, unless taken under the advise of a Physician; or
7. the Insured person's commission of or attempt to commit a felony.

Limitation on Multiple Benefits

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits provided under the Policy, the maximum amount payable under all of the Benefits combined will not exceed the amount payable for one of those losses, the largest; Accidental Death Benefit, Accidental Dismemberment Benefit, Paralysis Benefit.

Exposure and Disappearance

If by reason of an accident occurring while an Insured Person's coverage is in force under the Policy, the Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers a loss for which a benefit is otherwise payable under the Policy, the loss will be covered under the terms of the Policy.

If the body of an Insured Person has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which the person was an occupant while covered under the Policy, then it will be deemed, subject to all other terms and provisions of the Policy, that the Insured person has suffered accidental death within the meaning of the Policy.

The Policy, the Master Application, the Insured's enrollment forms, and any attached papers make up the entire contract between the Policyholder and the Company. In the absence of fraud, all statements made by the Policyholder or any Insured Person will be considered representations and not warranties. No written statement made by an Insured Person will be used in any contest unless a copy of the statement is furnished to the Insured Person or his or her beneficiary or personal representative.

No change in the Policy will be valid until approved by an officer of the Company. The approval must be noted on or attached to the Policy. No agent may change the Policy or waive any of its provisions