

Long Term Accident Disability Insurance Benefits Included in your membership:

The following limited benefit insurance is under the group Blanket Accident Insurance policy and is an added benefit of your membership featuring:

If an Insured Person becomes totally and permanently disabled as a result of a covered accident within 90 days of the date of the accident, the Insurance Company will pay a benefit as follows:

Primary Member Coverage		Spousal Coverage	
Short Term Benefit	\$5,000/Month	Short Term Benefit	\$2,500/Month
Waiting Period	6 Months	Waiting Period	6 Months
Short Term Payment Period	6 Months	Short Term Payment Period	6 Months
Long Term Benefit begins after the Short Term Payment Period Expires	\$10,000/Month	Long Term Benefit begins after the Short Term Payment Period Expires	\$5,000/Month
Benefit Period	Up to 10 Years	Benefit Period	Up to 10 Years
Accidental Death Benefit	\$1,000	Accidental Death Benefit	\$1,000

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 are enrolled into the Association to be eligible to receive these benefits. The insurance benefits are underwritten by an A "Excellent" rated Insurance Company under the Group Blanket Accident Insurance Policy issued to the Consumer Driven Benefits Association. Coverage is not provided for any person partially or totally disabled prior to the Covered Person's effective membership date. Coverage is not provided for members over the age of 80 and the maximum specified amount payable above will be reduced by 50% if age 70 or older on the date of the accident for which benefits are payable.

THIS IS NOT BASIC HEALTH INSURANCE.

THIS OFFER INCLUDES DISCOUNTS AND/OR SERVICES PLUS ADDED LIMITED BENEFIT ACCIDENT DISABILITY INSURANCE. NONE OF THESE, INDIVIDUALLY OR IN COMBINATION ARE A SUBSTITUTE FOR BASIC HEALTH INSURANCE 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.

This coverage is currently not available in NY.

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.

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CONSUMER BENEFIT SOLUTIONS

The Consumer Care Long Term 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!

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DEFINITIONS

Injury means bodily Injury: (1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the Injured person's coverage under the Policy is in force; (2) which occurs while such person is participating in a Covered Activity; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity, or any other cause) causes a covered loss.

Insured - means a person: (1) to whom this Description of Coverage is issued as identified as a member of the Consumer Drive Benefits Association; (2) for whom premium has been paid when due; and (3) while covered under the Policy; and (4) who has enrolled for coverage under the Policy, if required.

PERMANENTLY TOTALLY DISABLED/PERMANENT TOTAL DISABILITY means:

1. That the Insured Person suffered any of the following: (a) loss of both hands or feet; or (b) loss of one hand and one foot; or (c) loss of speech and hearing in both ears; or (d) Hemiplegia; or (e) Paraplegia; or (f) Quadriplegia; and
2. The Insured Person is permanently unable to perform the material and substantial duties of any occupation for which the Insured Person is qualified by reason of education, experience or training;
3. The Insured Person requires the supervision of a Physician, unless the maximum point of recovery has been reached.

"Loss of a hand ort foot" means the complete and irreversible paralysis of the upper and lower Limbs of the same side of the body. "Limb(s)" means entire arm or entire leg. "Paraplegia" means the complete and irreversible paralysis of both lower Limbs. "Quadriplegia" means the complete and irreversible paralysis of both upper and both lower limbs.

EXCLUSIONS

No coverage shall be provided under this Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury.

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or autoeroticism.
2. Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
3. The Insured's commission of or attempt to commit a crime.
4. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
5. Declared or undeclared war, or any act of declared or undeclared war, except if specifically provided by this Policy.
6. Participation in any team sport or any other athletic activity, except participation in a Covered Activity.
7. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority.
8. Travel or flight in or on any vehicle used for aerial navigation. (Additional Policy verbiage applies)
9. The Insured being under the influence of intoxicates.
10. The Insured being under the influence of drugs unless taken under the advice of and as specified by a Physician.
11. The medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
12. Stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.
13. Any condition for which the Insured is entitled to benefits under any Workers' compensation Act or similar law.
14. The Insured riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving ground.
15. Any loss incurred while outside the United States, its Territories or Canada.