

Short Term Accident Disability Insurance Benefits Included in your membership:

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

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

Benefit - Accident Disability	Primary Member	Spouse
Benefit Payment	75% of gross income not to exceed \$250 per week	75% of gross income not to exceed \$250 per week
Waiting Period	14-Days	14-Days
Benefit Period	52 weeks	52 Weeks
Benefit - Hospital Indemnity		
Benefit payment	\$150 a day for confinement in a hospital as an inpatient due to a covered accident	\$150 a day for confinement in a hospital as an inpatient due to a covered accident
Waiting period	Zero	Zero

ADDITIONAL BENEFITS: Accidental Death & Dismemberment Insurance - Principle Sum \$10,000.00

Benefit - for a covered person	Coverage amount as % of Principal Sum
Loss	Percentage of Principal Sum
Loss of Life, 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%
Loss of One Hand or Foot	50%
Loss of Entire Sight of One Eye	50%
Loss of Thumb and Index Finger of the Same Hand	25%

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 Disability Income, Daily Hospital Accident, and Accidental Death & Dismemberment Insurance issued to the Consumer Driven Benefits Association. Coverage is not provided for loss due to a pre-existing condition for 12 months from the Covered Person's effective membership date. Coverage reduces at age 70. See certificate for the schedule on the reduction of benefits on specific obtained ages.

THIS IS NOT BASIC HEALTH INSURANCE.

THIS OFFER INCLUDES DISCOUNTS AND/OR SERVICES PLUS ADDED ACCIDENT DISABILITY, IN-HOSPITAL ACCIDENT INDEMNITY AND AD&D 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.

CONSUMER BENEFIT SOLUTIONS

The Consumer Care Short 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!

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.

Definitions:

Insured persons include all members and their lawful spouses under age 70.

Accident means a sudden, unforeseeable external event which causes injury to one or more Covered Person(s) and occurs while coverage is in effect for the Covered Person.

DESCRIPTION OF BENEFITS:

TOTAL DISABILITY WEEKLY INCOME:

“Total Disability”/“Totally Disabled” means: During the Waiting Period for this Total Disability Weekly Income benefit, and for up to the next 52 weeks, a Covered Person must have accident injuries whereby he or she cannot do all the substantial and material duties of his or her type of work.

ACCIDENTAL DEATH & DISMEMBERMENT:

If, within one year from the date of an Accident covered by this Policy, Injury from such Accident results in Loss listed on the top of the next page, we will pay the percentage of the Principal Sum set opposite the loss in the table. The amount will not exceed the Principal Sum which applies to the Covered Person.

IN-HOSPITAL ACCIDENT ONLY BENEFIT:

If an accidental bodily injury results in an Insured's hospitalization within 45 days of the accident, we pay a daily benefit for each day of hospitalization beginning the first day of hospital confinement for a maximum of 31 days. Such confinement must be prescribed by a Doctor and as a regular bed patient. The term “Doctor” means a person licensed in the healing arts acting within the scope of his or her license. Confinement solely for the purpose of convalescing or receiving nursing care is not covered.

DISCUSSION OF HAZARDS:

24 HOUR COVERAGE. We will pay the benefits described in this Policy for any Accident which happens to a Covered Person while he is covered by this Policy. This includes travel or flight in an Aircraft with some restrictions. SEE EXCLUSIONS BELOW.

GENERAL POLICY PROVISION:

Benefits are payable for Eligible Expenses for non-work related Injuries.

WORKERS' COMPENSATION INSURANCE:

This Policy is not in lieu of, and does not affect, any requirement for coverage under any Workers' Compensation Insurance.

EXCLUSIONS

The program does not cover: (1) Elective treatment or surgery, health treatment, or examination where no injury is involved. (2) driving under the influence of a controlled substance or driving while intoxicated; (3) aviation, except as specifically provided in this policy; (4) any loss which is covered by state or federal worker's compensation, employers liability, occupational disease law, or similar laws, or any work-related injury; (5) that part of medical expense payable by any automobile insurance policy without regard to fault; (6) charges which the covered person would not have to pay if he did not have insurance or are in excess of usual, reasonable and customary charges; (7) the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices; (8) blood or blood plasma; (9) the repair or replacement of existing dentures, partial dentures, braces or fixed or removable bridges or glasses; (10) voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of, a doctor (11) normal health checkups; (12) injury that is the result of the Covered Person being intoxicated; or caused by any narcotic, drug, poison, gas or fumes voluntarily taken, administered, absorbed or inhaled, unless prescribed by a Doctor; (13) charges payable by other valid and collectible insurance; (14) services or treatment rendered by a Doctor, nurse or any other person who is employed or retained by the Policyholder; (15) TMJ; (16) cosmetic surgery; (17) hernia of any kind; (18) Expenses incurred for an Accident after the Benefit Period shown in the schedule of benefits. (19) Travel in or upon: a) A snowmobile; b) Any two or three wheeled motor vehicle; c) Any off road motorized vehicle not requiring licensing as a motor vehicle; (20). Any Accident where the covered person is the operator of a motor vehicle and does not possess a current drivers license, (21).Disease Law, (22). Eyeglasses, contacts lenses, hearing aids, braces, appliances, or examinations or prescriptions thereof; (23). Injury sustained while in the service of the armed forces of any country. When the covered person enters the armed forces of any country, we will refund the unearned pro rata premium upon request.

THIS IS LIMITED ACCIDENT DISABILITY INSURANCE. IT IS AN ACCIDENT ONLY POLICY AND DOES NOT COVER LOSS OR EXPENSE RESULTING FROM SICKNESS, DISEASE, OR BODILY INFIRMITY.

In order to receive benefits, an insured person must sustain an injury while the policy is in force and such injury directly and independently causes a loss covered by the policy.