



Disability Income Insurance Program

# UNCERTAIN OF YOUR NEED FOR DISABILITY INCOME INSURANCE? CONSIDER THESE FACTS

## At the bottom line, your ability to earn income is your most important asset.

*Everything you have now and everything in your plans for the future are dependent upon your ability to work and earn an income. If you're like most people, you probably have insurance to protect your home, car, and savings – but do you have insurance to protect your ability to earn an income?*



### — TREATMENT BENEFITS —

#### BENEFITS BEFORE AGE 70 IF GAINFULLY EMPLOYED

##### INJURY DISABILITY - BASIC BENEFITS

When you become Totally Disabled within 90 days as a result of a covered Injury, benefits are payable after the elimination period shown in your policy up to **6 full months** of continuous Total Disability, prorated on a daily basis. You choose the monthly benefit amount.

You choose up to  
**\$3,000/mo.**  
(\$100/day)

##### SICKNESS DISABILITY - BASIC BENEFITS

When you become Totally Disabled due to a covered Sickness, benefits are payable after the elimination period shown in your policy up to **6 full months** of continuous Total Disability, prorated on a daily basis. You choose the monthly benefit amount.

You choose up to  
**\$3,000/mo.**  
(\$100/day)

##### PREGNANCY BENEFIT

When you deliver a child during or at the end of the third trimester, you will be deemed Totally Disabled due to a covered Sickness for a period of **45 days** and will receive benefits for such time less the elimination period in your policy. Total Disability due to childbirth or pregnancy (other than Complications of Pregnancy) must begin after the first 300 days following the Coverage Effective Date to be eligible for benefits.

up to  
**\$3,000/mo.**  
(\$100/day)

##### HOSPITAL CONFINEMENT BENEFIT - SICKNESS

While you are Hospital Confined due to a covered Injury or Sickness, benefits are payable after the elimination period shown in your Policy up to **6 full months** of continuous confinement, prorated on a daily basis. Subsequent Hospital Confinement from the same or related conditions is considered a new confinement only if it begins more than 30 days after the end of the prior confinement. **This benefit is paid in addition to the basic Sickness Disability Benefit.**

up to  
**\$3,000/mo.**  
(\$100/day)

##### HOSPITAL CONFINEMENT BENEFIT - INJURY

While you are Hospital Confined due to a covered Injury, benefits are payable from the first day up to **6 full months** of continuous confinement prorated on a daily basis. Subsequent Hospital Confinement from the same or related conditions is considered a new confinement only if it begins more than 30 days after the end of the prior confinement. **This benefit is paid in addition to the basic Injury Disability Benefit.**

up to  
**\$3,000/mo.**  
(\$100/day)

##### WHEN YOUR BENEFITS ARE COMBINED

When you are Totally Disabled and Hospital Confined, monthly benefits, subject to the maximum time limits on individual benefits, are combined.

up to  
**\$6,000/mo.**  
(\$200/day)

##### PHYSICIAN BENEFIT

Benefit payable for consultation with a Physician, such as at an office visit or hospital emergency room, for the purpose of obtaining a diagnosis, treatment, or medical advice, whether or not Hospital Confined. The benefit is payable for up to two visits per calendar year. (Amount per visit varies and is based on the Total Disability benefit amount selected.)

up to  
**\$90/visit**

# DISABILITY INCOME INSURANCE PROGRAM

**Nearly 90%**

of U.S. disabilities are not work related and therefore are not covered by workers' compensation.<sup>1</sup>

**NOT COVERED**

**Every 7 seconds**

a working-age American suffers a disabling injury or illness that will keep them out of work for more than one month.<sup>2</sup>



**1 in 4**

of today's 20 year-olds in the U.S. will become disabled before reaching age 67.<sup>3</sup>



1. LIMRA, 2013 Disability Insurance Awareness Month, May 2013. 2. Council for Disability Awareness, 'The Disability Disconnect', May 2015. 3. Social Security Association, Fact Sheet April 2, 2014.

## TREATMENT BENEFITS

### AMBULANCE SERVICE

Benefit payable for expenses incurred for two one-way trips per Calendar Year by ground or air ambulance for a covered Injury or Sickness which requires transportation by ambulance to or from a Hospital. (Amount per trip varies and is based on the Total Disability benefit amount selected.)

up to  
**\$1,500/air trip**  
up to  
**\$750/ground trip**

### WAIVER OF PREMIUM

Premiums due under this Policy during your period of Total Disability due to a covered Injury or Sickness are waived after the **first 60 days** of continuous Total Disability for **up to 6 months**, and Premiums paid during your **first 60 days** of the continuous Total Disability are refunded.

### BENEFITS AGE 70 AND THEREAFTER OR WHILE NOT GAINFULLY EMPLOYED

### HOSPITAL INDEMNITY BENEFIT

While you are Hospital Confined due to a covered Injury or Sickness, benefits are payable from the **first day** up to **6 full months** of continuous confinement, prorated on a daily basis. Subsequent Hospital Confinement from the same or related conditions is considered a new confinement only if it begins more than 30 days after the end of the prior confinement.

up to  
**\$6,000/mo.**  
(**\$200/day**)

### CONVALESCENT BENEFIT

Following a covered Hospital Confinement, benefits are payable for the same number of days as your Hospital Confinement. Benefit amount is equal to the Total Disability benefit you selected.

up to  
**\$3,000/mo.**  
(**\$100/day**)

### PHYSICIAN BENEFIT

Benefit payable for consultation with a Physician, such as at an office visit or hospital emergency room, for the purpose of obtaining a diagnosis, treatment, or medical advice, whether or not Hospital Confined. The benefit is payable for up to two visits per calendar year. (Amount per visit varies and is based on the Total Disability benefit amount selected.)

up to  
**\$90/visit**

### AMBULANCE SERVICE

Benefit payable for expenses incurred for two one-way trips per Calendar Year by ground or air ambulance for a covered Injury or Sickness which requires transportation by ambulance to or from a Hospital. (Amount per trip varies and is based on the Total Disability benefit amount selected.)

up to  
**\$1,500/air trip**  
up to  
**\$750/ground trip**

### WAIVER OF PREMIUM

Premiums due under this Policy during your period of Hospital Confinement due to an Injury or Sickness are waived after the **first 60 days** of continuous Hospital Confinement for **up to 6 months**, and Premiums paid during the **first 60 days** of the continuous Hospital Confinement are refunded.



## QUESTIONS ABOUT EXCEPTIONS & LIMITATIONS? WE HAVE ANSWERS.

1. ARE THE CAPITALIZED WORDS I SEE THROUGHOUT THE BROCHURE LIKE "COVERAGE" AND "INJURY" CAPITALIZED FOR A REASON?  
Yes, critical definitions of capitalized words are contained in your policies, along with a complete description of all exceptions and limitations. READ YOUR POLICY CAREFULLY AS IT CONTROLS. THIS BROCHURE IS ONLY A SUMMARY.

2. WILL I BE PROVIDED BENEFITS UNDER MY DISABILITY INSURANCE POLICY FOR LOSS IF THE INJURY OR SICKNESS IS CAUSED OR CONTRIBUTED TO BY A PREEXISTING CONDITION? WHAT IS A PREEXISTING CONDITION?

Coverage is not provided until one year after the Disability Insurance Policy's Coverage Effective Date for a Preexisting Condition. A Preexisting Condition is a condition, whether known or unknown, for which medical diagnosis or treatment was recommended by or received from a Physician within the 1-year period before the Coverage Effective Date, or for which symptoms existed within the 1-year period before the Coverage Effective Date that would cause a person to seek diagnosis, care, or treatment, whether or not such medical advice or treatment was actually sought or received. Preexisting Condition does not mean a Complication of Pregnancy unless the Total Disability related to the Complication of Pregnancy began before the Coverage Effective Date.

3. WHAT ARE SOME OTHER REASONS I MAY NOT BE COVERED UNDER MY DISABILITY INSURANCE POLICY?

Generally, no benefits are payable for Sickness or Injury caused or contributed to by:

Attempted suicide	Intentionally self-inflicted injury	Acting as pilot or crew member in any aircraft
Active duty status in the armed forces	Participation in a riot or civil commotion	War or any act of war
Voluntary use of poisons, gases or fumes or the medical treatment of these acts	While a passenger (other than fare-paying) in any aircraft	Commission or attempted commission of a felony
Being under the influence of alcohol or intoxicant	Medical/elective treatment or procedure not medically necessary like cosmetic surgery	Voluntary use or taking of any narcotic, barbiturate, or other drug (unless prescribed to the individual and taken as directed)

Benefits for Sickness are not payable if the Sickness is First Manifested and First Occurs during the 30 days immediately following the Coverage Effective Date.

4. ARE BENEFITS PAYABLE AS A RESULT OF A PREGNANCY OR BIRTH OF A CHILD IMMEDIATELY AFTER THE DISABILITY INSURANCE POLICY BEGINS?  
No. You are not eligible for benefits (Total Disability-Sickness, Hospital Disability, Waiver of Premium or Convalescence benefits) attributable to child birth or pregnancy (other than Complications of Pregnancy) during the first 300 days following the Coverage Effective Date.

5. IF I AM SIMULTANEOUSLY BOTH SICK AND INJURED, CAN I RECEIVE BENEFITS FOR EACH CONCURRENTLY UNDER MY DISABILITY INSURANCE POLICY?  
No. We will not pay concurrent benefits for multiple Injuries or Sicknesses which occur at the same time during a Total Disability.

6. CAN I RETURN MY POLICY AND GET MY MONEY BACK IF AFTER READING IT I DECIDE I DON'T WANT IT?  
Yes. Send it back to us within 10 days for a full refund, and the policy will be voided from its original Issue Date.

