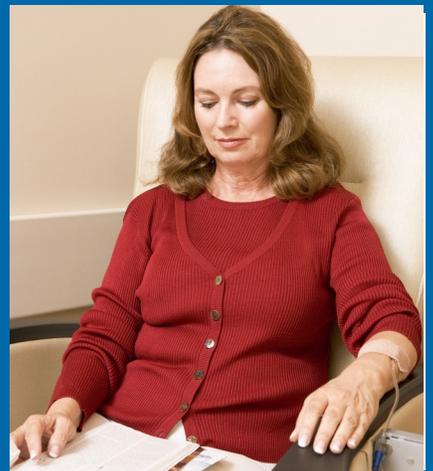


AmeriBenefit Plan Association



Protector Plus

Gap Coverage ❖ Accident ❖ Critical Illness ❖ Term Life

Association Member Benefits Provided By



AmeriBenefit Plan

AMERI-BENEFIT MEMBERSHIP LEVELS

BENEFITS (All maximums are per Plan Year)	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Ameri-Benefit Plan Association Through your membership in the AmeriBenefit Plan, you will enjoy numerous Health, Travel, Business and Consumer-related discounts and services. Please refer to page 3 of this brochure for additional details.	✓	✓	✓	✓	✓
Group Term Life Each membership level includes \$5,000 in group term life underwritten by Companion Life Insurance Company, Columbia, SC.	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Accident Total Disability Benefit Should the member be deemed completely disabled due to an accident, subject to its exclusions and definitions, Starr Indemnity & Liability Company will pay up to 60% of the member's Basic Monthly Income, minus any benefit for loss of income or \$2500 per month. The maximum payment period is 12 months. This benefit has a 3 month waiting period.	\$2,500/ Primary Member Only	\$2,500/ Primary Member Only	\$2,500/ Primary Member Only	\$2,500/ Primary Member Only	\$2,500/ Primary Member Only
Accident Medical Expense Subject to its exclusions and definitions, Starr Indemnity & Liability Company will pay the usual and customary expenses for necessary medical services resulting from a covered accident. Payments for necessary medical services will be coordinated with existing medical plans. Eligible expenses can include hospital room and board, surgical expenses, outpatient examinations, laboratory tests, surgical expenses, x-rays and ground ambulance. Accident Medical Expense has a \$250 deductible per incident.		\$5,000	\$10,000	\$20,000	\$10,000
Critical Illness Starr Indemnity & Liability Company will pay a benefit directly to the insured upon diagnosis of a covered condition by a physician while the coverage is in force and after the waiting period. Covered conditions include cancer, heart attack, kidney failure, major organ transplant, paralysis, stroke, coma, loss of sight, speech or hearing, severe burn and coronary artery bypass. Rules for pre-existing conditions* and other exclusions may apply. * Pre-existing conditions and limitations may vary on a state-by-state basis. For complete information, please refer to your policy certificate.		\$5,000	\$10,000	\$20,000	
Accidental Death and Dismemberment <i>Accidental Death:</i> If an insured suffers a loss of life as a result of a covered injury, Starr Indemnity & Liability Company will pay the applicable principal sum. The death must occur within 365 days of the covered injury. <i>Accidental Dismemberment:</i> If an injury to an insured results in a covered loss, Starr Indemnity & Liability Company will pay the benefit level shown on the schedule in the certificate. The covered loss must occur within 365 days of the accident.	\$50,000	\$5,000 <input type="checkbox"/> add \$50,000 <input type="checkbox"/> add \$100,000	\$10,000 <input type="checkbox"/> add \$50,000 <input type="checkbox"/> add \$100,000	\$20,000 <input type="checkbox"/> add \$50,000 <input type="checkbox"/> add \$100,000	\$10,000 <input type="checkbox"/> add \$50,000 <input type="checkbox"/> add \$100,000
Starr Indemnity & Liability Company, a Texas insurance company, which has its principal place of business at 399 Park Avenue, New York, New York 10022. It is currently authorized to transact business in all states, District of Columbia and Puerto Rico. NAIC No. 38318. See list of exclusions on page 4.					
Benefits are not available in CA, CO, CT, HI, MD, ME, MN, MT, NV, NH, NJ, NY, NC, OR, SD, UT, VT, WA. When applicable, the one time non-refundable application fee will be refunded in the following states: AR, GA, IN, MO, ND, SC.					
MEMBER	\$39.95	\$64.95	\$74.95	\$94.95	\$64.95
\$50,000 Add On		\$19.95	\$19.95	\$19.95	\$19.95
\$100,000 Add On		\$29.95	\$29.95	\$29.95	\$29.95
FAMILY	\$49.95	\$94.95	\$109.95	\$134.95	\$84.95
\$50,000 Add On		\$24.95	\$24.95	\$24.95	\$24.95
\$100,000 Add On		\$39.95	\$39.95	\$39.95	\$39.95

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy in respect to any claim. Any Policy issued by Starr Indemnity & Liability Company will contain limitations, exclusions and termination provisions. Not all coverages available in all jurisdictions. For costs and complete details of specific policy coverage, contact your insurance professional.



AmeriBenefit Plan

Membership benefits include:

<p>MD LIVE</p> <p>http://www.mdlive.com/amwins</p>	<p>MDLIVE is the newest and most advanced healthcare delivery system in America. Consumers and physicians can engage in real time interactive consultation, providing convenience and affordable healthcare services. Using the latest Web communications and VOIP telephone, the Company extends traditional healthcare to the home or office.</p> <p>MDLIVE offers a national network of Board Certified physicians experienced in telehealth and which are recruited following strict credentialing guidelines. They can diagnose, recommend treatment, and prescribe medication when appropriate. Going far beyond the telemedicine solutions available, MDLIVE does not aim to replace traditional brick and mortar care, but complement it to provide enhanced quality of care which is both affordable and convenient. Visit http://www.mdlive.com/amwins.</p> <p>2 Free Visits and then \$38 unlimited copay</p>
<p>MOTIVANO BENEFIT HUB</p> <p>www.benefitshub.com</p>	<p>BenefitHub is one of the largest and most successful online member marketplaces in the United States, providing millions of members access to thousands of popular brands, such as Dell, Disney, Target, Costco, Wyndham, Avis, Sephora, Urban Outfitters, Express, Ann Taylor, AMC Theaters, Cirque Du Soleil and many others! Members can also opt-in to receive the monthly Smart Shopping newsletter or new offer email alerts to be sure they are always in the know of up-to-date bargains.</p>

- **MyBackOffice, LLC (MBO)** offers a unique solution for small employers. The personalized services MBO provides to their successful clients related to payroll, taxes, benefits, HR services and bookkeeping are historically only available to large corporations. MBO's solution offers a variety of guaranteed-issue group insurance products made available through their payroll solution. AmeriBenefit members will receive a 20% discount on MBO fees.
- **Medical Script Mailing** - You can now SAVE UP TO 50% on your prescription drug needs through MedScript, the most innovative cost containment prescription program available.
- **SafetyNet Child ID** - By registering your children with a SafetyNet Child ID card, authorities will be able to provide faster, more com3dical **Info Card** – Wallet-size card provides personal medical profile in case of emergency
- **Office Depot**- Up to 36% off already discounted prices on a large selection of items
- **Car Rental Discounts** – Special savings at Alamo, Hertz, Avis, or National
- **Lens Crafters Vision Club** – 20% discount on purchases; 10% discount on eye exams and contact lenses at some outlets.
- **Customized Websites** – 20% discount on customized websites
- **ADP Payroll Processing** – 20% discount on payroll preparation, plus first month FREE
- **Floral Service Discount** – Send flowers anywhere in North America from the website or by phone and receive a 40-60 % discount from most retail flower shop prices
- **Hewlett-Packard** – Discount on computer and digital equipment
- **Springer Collections** – 20% Discount on collection services
- **UPS** – Various discounts on UPS delivery services
- **Discover** – Special rates and services for credit card processing
- **24-Hour Nurse Line** – Provides members and their dependents unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year
- **Emergency Roadside Assistance** – 24-hour nationwide discounted services, includes towing, mechanical assistance, tire changing, fuel delivery, etc.

CRITICAL ILLNESS AND ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT EXCLUSIONS

■ *Critical Illness Insurance Exclusions and Limitations:*

In addition to any other conditions, exclusions or limitations set forth in the Coverage, no coverage will be provided if the Covered Condition is caused by, occurs during or results from:

- a. Participation in the commission or attempted commission of a felony.
- b. Voluntary participation in a riot or insurrection.
- c. Refusing certain types of recommended medical treatment, as follows:
 - i. A Physician has recommended treatment with angioplasty or coronary artery bypass graft for coronary artery disease, the Covered Person refuses this treatment, and the Covered Person suffers a Heart Attack;
 - ii. A Physician has recommended treatment for a brain aneurysm or carotid artery stenosis, the Covered Person refuses treatment, and the Covered Person suffers a Stroke; or
 - iii. A Physician has recommended a diagnostic biopsy or diagnostic/therapeutic excision of a mass or lesion suspected of being Cancerous, the Covered Person refuses, and the Covered Person develops Cancer.

In addition to the Preexisting Condition Limitation described above, no Coverage Amount is payable for an otherwise Covered Condition if:

- a. Such Covered Condition has not been Diagnosed by a Physician;
- b. Such Covered Condition was not Diagnosed until the Coverage had terminated; or
- c. The Covered Person's date of birth or age was misstated on the application and, using the correct date of birth or age, the Coverage would not have become effective or would have terminated prior to Diagnosis of a Covered Condition.

If a Covered Person can recover benefits under more than one of the Coverage Amounts as stated in this Rider, the most We will pay for these benefits in total is the Covered Person's Maximum Benefit Amount.

■ *Accidental Death and Dismemberment Exclusions:*

The Policy does not cover any Loss caused or contributed by:

1. sickness or treatment of a sickness, as described in the definition of Injury;
2. intentionally self-inflicted Injury;
3. suicide or attempted suicide, whether sane or insane;
4. war or act of war, whether declared or not;
5. Injury sustained while on active duty as a member of the armed forces (land, water, air) of any country or international authority except Reserve National Guard Service; (We will refund the pro rata portion of any premium paid for You [or Your Dependents] while You [or Your Dependents] are in the armed forces on active duty. Written notice must be given to Us within 12 months of the date You [or Your Dependents] enter the armed forces.);
6. Injury sustained while on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft;
7. Injury sustained while on any aircraft:
 - a. as a pilot, crewmember or student pilot;
 - b. as a flight instructor or examiner;
 - c. if it is owned, operated or leased by or on behalf of the Policyholder;
 - d. being used for tests, experimental purposes, stunt flying, racing or endurance tests;
8. Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed by or administered by a Physician;
9. Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds;
10. Injury sustained while committing or attempting to commit a felony;
11. Injury sustained while Intoxicated; or
12. Injury sustained while driving while Intoxicated.

Intoxicated means:

1. the blood alcohol content;
2. the results of other means of testing blood alcohol level; or
3. the results of other means of testing other substances that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

Reserve National Guard Service means: You or Your Dependents are :

1. attending or en route to or from any active duty training of less than sixty (60) days;
2. attending or en route to or from a service school of any duration;
3. taking part in any authorized inactive duty training; or
4. taking part as a unit member in a parade or exhibition authorized by official orders.

BENEFITS NOT AVAILABLE IN ALL STATES. PLEASE CONFIRM AVAILABILITY PRIOR TO ENROLLMENT.

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This brochure is not a contract of insurance. The terms and conditions of coverage will be detailed in the Certificate of Insurance issued once we receive your acceptance. If there are any differences between the terms and conditions of this brochure and the policy issued to you, the Certificate of Insurance will govern. The Certificate of Insurance is governed by the laws of the state in which it is delivered. Certain terms or provisions may be different if required by the laws of that state.

Discount Medical Benefit Disclosures: This plan is NOT insurance. This discount card program contains a 30 day cancellation period.