

SYNOPSIS OF COVERAGE

ACCIDENT DISABILITY INCOME

Persons Insured for \$10,000 Accidental Death & Dismemberment include all members, under age 70, and family (lawful spouses, under age 70, and dependent children under age 18, living at home).

Death – If, as a result of Injury, an Insured dies within one year from date of the accident causing the injury, benefits will be paid, subject to the overall maximum for any one accident, the death benefit which applies less any specific loss benefit paid because of the same accident. The one year limit does not apply in a Pennsylvania contract.

Specific Loss – If, as a result of an Injury, and Insured suffers a specific loss within one year from the date of the accident causing the Injury, benefits will be paid, subject to the overall maximum from any one accident, a benefit based on the face amount which applies to the Insured as specified in the table below:

<u>For the Loss of</u>	<u>Percent of the face amount</u>
Each Arm	75%
Each Leg	75%
Each Hand	50%
Each Foot	50%
Sight of Each Eye	50%
Speech	50%
Hearing of Each Ear	25%
Thumb & Index Finger of the Same Hand	50%

Persons Insured for \$250 Weekly Disability Income include all members, under age 70, and lawful spouses, under age 70, who are gainfully employed.

WEEKLY ACCIDENT INCOME BENEFIT

If, as a result of injury, an insured becomes totally disabled within 90 days from the date of the accident causing injury, they will be paid (subject to any reduction – see below) the weekly accident income benefit on the following basis:

- (1) benefits start on the 14th day of disability
- (2) weekly benefit is \$250. If payment is for part of the week, the day rate will be 1/7 of the weekly benefit;
- (3) benefit for the period of disability will end on the first of these to occur:
 - (a) the death of the insured;
 - (b) when the total disability ends;
 - (c) when the number of weeks for which benefits have been paid equals twenty-six (26) weeks; when the insured reaches age 70.
- (4) partial disability (able to perform some duties) after 14 days, up to \$125 a week – then payable up to six (6) weeks.

ACCIDENT DISABILITY INCOME

PROGRAM FEATURES:

ABA NATIONAL HEALTHCARD

- PPO Access
- Triple Prescription Discount Plan
- Affordable Dental
- Speech/Hearing Discounts

ACCIDENTAL DEATH & DISMEMBERMENT

- \$10,000.00

ACCIDENT DISABILITY INCOME

- Total Disability
- \$250 Max. Per Week
 - 14 Day Elimination
 - 26 Weeks Benefit Period
- Partial Disability
- \$125 Max. Per Week
 - 14 Day Elimination
 - 6 Weeks Benefit Period

Eligibility – All dues paying members, under age 70, and family (lawful spouses, under age 70, who are gainfully employed and dependent children, under age 18, living at home). All eligible applicants accepted.

ACCIDENT DISABILITY INCOME APPLICATION

Last Name: _____ First: _____ MI: _____

SS#: _____ Date of Birth: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone# _____ Eff. Date: _____

Dependents	Relationship	Age
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_____	_____	_____
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All applications will become effective on the first of the month following receipt of the application by ABA. This brochure is a summary of coverage, please review your certificate for additional details.

Checks are to be made payable to: "AMERICAN BENEFITS ASSOCIATION"

Application Signature: _____ Date: _____

Consultant: _____

Consultant Tax ID#: _____

All plans are made effective on the first of every month

AMERICAN BENEFITS ASSOCIATION

Marketed by:

HP AGENCY

5 West Main Street, Suite 202

Elmsford, New York 10523

914/347-2500 or 800/288-8199

Email: bob.hpagency@verizon.net

Website: www.hpagency.com

ACCIDENT DISABILITY INCOME

GUARANTEED ISSUE

CAN NOT BE TURNED DOWN

Only \$315.95 Per Year

Everyone in Family, Legally Working is Covered