



GUARANTEED LEGACY
CONGREGATIONAL SMART ACCIDENT PLUS
Brought to you by Americas Health Options™ **LIFE & ACCIDENT**

GLAD Accident Shield Plus

Supplemental Benefits Plan - Because Accidents Happen

- Up to \$10,000 of Supplemental Accident Coverage
- Up to \$250,000 of AD & D Coverage



Guaranteed Acceptance

Dozens Of Money Saving Benefits

- Travel Savings for Hotels & Airfare
- Retail Shopping Discounts
- Vehicle Rental Discounts
- Discounted Gift Cards
- Online Fitness Trainer Access
- Discounts on Tires, Wheels & Services
- Auto Repair Savings at National Chains
- Deep Discounts on Cruises & Theme Parks



You can never plan for an accident, but you can plan to have protection in case of one.



GLAD Accident Shield Plus will be there for you... You never know when an accident will happen, but when it does you should be prepared. Help ensure your financial peace of mind. For those without coverage or with a high deductible plan, WBA is an affordable option you shouldn't be without.



Accident Medical Expense Coverage

Members choose \$2,500, \$5,000, \$7,500 or \$10,000 of AME coverage

*Accident Medical Expense(AME) Benefit
Amounts for Members and their spouses or domestic partners and their dependent children:*

\$5,000 subject to a deductible of \$195

WBA will pay \$95 of your deductible as a member benefit

\$7,500 or \$10,000 subject to a deductible of \$275

WBA will pay \$175 of your deductible as a member benefit

This benefit will reimburse medical expenses up to the maximum elected if accidental bodily injury causes an insured person to first incur medical expenses for care and treatment of the accidental bodily Injury within 90 days after an accident. The benefit amount for Accident Medical Expense is payable only for medical expenses incurred within 52 weeks after the date of the accident causing the accidental bodily Injury.

The benefit amount is subject to a deductible. The deductible will be deducted from any benefit amount for Accident Medical Expense that the insurance company pays. This deductible applies separately to each insured person and each accident.

Excess Provision (applicable to insured persons in all states except California, Connecticut, Florida, Indiana, Maryland, Minnesota, New Jersey, New York, South Dakota,

or Vermont): the Accident Medical Expense benefit is payable on an excess basis. The insurance company will determine the reasonable and customary charge for the covered medical expense. It will then reduce that amount by amounts already paid or payable by any other plan and will pay the resulting amount less the deductible.

Covered Charges

Treatment, services or supplies incurred for but not limited to:

- Medical care and treatment by a Physician;
- Hospital room and board and inpatient and outpatient care;
- Prescription drugs and medicines;
- Diagnostic tests and x-rays;
- Emergency transportation;
- Dental care and treatment due to accidental bodily Injury;
- Physical therapy;
- Rental of durable medical equipment;
- Artificial limbs and other prosthetic devices;
- Orthopedic appliances or braces;
- Eyeglasses, contact lenses and other vision or hearing aids.

Many health insurance plans do not pay for the costs of emergency room visits or accidents until their deductible is satisfied.



Limitation on Accident Medical Expense

The Benefit Amount for Excess Accident Medical

- Expense does not apply to charges and services:
- For which an Insured Person has no obligation to pay
- For any injury where worker's compensation benefits or occupational injury benefits are payable
- For any injury occurring while fighting, except in self-defense
- For treatment by a person employed or retained by the Policyholder
- For treatment involving conditions caused by repetitive motion injuries, or cumulative trauma and not as the result of an accidental bodily Injury
- For treatment that is educational, experimental or investigational in nature or that does not constitute accepted medical practice

This insurance applies only to medically necessary charges and services.

- An Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an accident or by accidental consumption of a substance contaminated by bacteria.)
- An Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony
- Any accident, accidental bodily Injury or Loss when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of an accident, accidental bodily Injury or Loss; or 2) there is any other legal prohibition against providing insurance of any accident, accidental bodily Injury or Loss.
- Any occurrence while an Insured Person is incarcerated after conviction
- An Insured Person being intoxicated, at the time of an accident. Intoxication is defined by the laws of the jurisdiction where such accident occurs
- An Insured Person being under the influence of any narcotic or other controlled substance at the time of an accident. (This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)
- An Insured Person being engaged in or participating in a motorized vehicular race or speed contest
- An Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.)
- An Insured Person traveling or flying on any aircraft engaged in Specialized Aviation Activities which includes acrobatic or stunt flying, racing, endurance tests, flight on a rocket propelled or rocket launched aircraft, any test for experimental purpose, and any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted
- An Insured Person's suicide, or attempted suicide while sane or intentionally self-inflicted injury
- A declared or undeclared War

Exclusions

No benefits will be paid for any accident caused by or resulting from any of the following:

- An Insured Person being in, entering, or exiting any aircraft: a) owned, leased or operated by the Policyholder or on the Policyholder's behalf; or b) operated by an employee of the Policyholder on the Policyholder's behalf
- An Insured Person riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)

AccidentShield Plans are NOT AVAILABLE to residents of Arkansas, Kansas, Maine, Maryland, North Carolina, Oregon, South Dakota, Utah or Washington.

Your out-of-pocket expenses for an accident could be \$1000, \$2000, \$5000 or more!



Wholesale Benefits Association - Sales Administration by Comprehensive Insurance Agency, LLC – Rolling Meadows, IL

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature is not available to residents of Arkansas, Kansas, Maine, Maryland, North Carolina, Oregon, South Dakota, Utah or Washington. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions & Limitations Apply. Chubb, Box 1615, Warren, NJ. 07061-1615.

Accidental Death and Dismemberment, Loss of Sight, Speech and Hearing Benefit

The Principal Sum Based On Your Choice at enrollment of \$5000, \$7500 or \$10,000

Accidental Loss of Life: The Principal Sum

Accidental Loss of Both Hands or Both Feet or Sight of Both eyes: The Principal Sum

Accidental Loss of One Hand and One Foot:
The Principal Sum

Accidental Loss of Speech and Hearing in Both ears:
The Principal Sum

Accidental Loss of One Hand or One Foot and Sight of One eye: The Principal Sum

Accidental Loss of One Hand or One Foot:
One-Half The Principal Sum

Accidental Loss of Sight of One eye:
One-Half The Principal Sum

Accidental Loss of Speech or Hearing in Both ears:
One-Half The Principal Sum

Accidental Loss of Thumb and Index Finger of either Hand: One-Quarter The Principal Sum

Optional Accidental Death and Dismemberment Upgrade

Increase your Primary AD&D benefit by \$100,000 or \$250,000.

If you have dependent children your spouse or domestic partner's benefit amount is 50% of yours. If you have no dependent children your spouse or domestic partner's benefit amount is 60% of Primary.

If you have a spouse or domestic partner each of your dependent children's benefit amount is 15% of yours. If you have no spouse or domestic partner each of your dependent children's benefit amount is 20% of Primary.

Money saving benefits



Health, Fitness and Medical

Rx: Deep discounts are available on generic and brand name drugs via mail order and at more than 65,000 pharmacies.

Receive discounts up to 85%, with average savings of 15% on brands and 55% on generics. This program is **NOT** insurance— it is a discount program.

Online Fitness & Nutrition Center: Exercise, diet, and weight management can be customized specifically for you.

The Online Fitness Center, founded by internationally known wellness coach David Greenwalt, teaches members how to gain control over nutrition and activity for healthier lifestyles.

SpaFinder: Gift cards and discounts are available for more than 20,000 spas, resorts, and fitness centers worldwide.

Who doesn't love to be pampered? Treat yourself and those you love by purchasing SpaFinder Wellness gift cards.

Travel

Hotels: Lower the cost of your stay by up to 20% of a hotel's best available rates.

With access to exclusive discounts to attractions in major cities located across the US, you can now visit your favorite destinations for less. Discounts are offered for aquariums, bowling alleys, miniature golf courses, festivals, theme parks, museums, zoos and so much more!

Airfares: Save up to 25% off published fares when traveling to hundreds of domestic and international destinations.

Our traveler's tools and friendly consultants can help you track your flight status, check security wait times, and monitor pricing in case your ticket price drops after purchase.

Car Rentals: Lock in super savings on your next car rental! Enjoy our special negotiated rates and save up to 30% off

Exclusive discounts are available at Avis, Hertz, Budget, Enterprise, National, and Alamo.

Cruises, Packages & Tours: Enjoy deep discounts, free upgrades, and special credits on travel throughout the world.

You'll receive the best in cruise savings and bonuses, with access to member amenities like FREE shore excursions, on board credit, and FREE category upgrades— all for being a member. Vacation packages feature special savings, expert tour directors, VIP access to major sites, and first-class, pre-selected hotel lodging in the areas travelers most enjoy.

Entertainment

Theme Parks:

Your dream vacation can become an affordable reality, with savings up to 50% at such attractions as Disneyland, Disney World, Six Flags, and Universal Studios.

Local Attractions: Enjoy discounts at aquariums, bowling alleys, miniature golf courses, festivals, museums, zoos, and so much more!

Access exclusive discounts to attractions in major cities across the US, and visit your favorite destinations for less.

Movie Tickets: Make it a movie night with our exclusive savings.

Receive discounts of up to 40% at major theater chains all over the United States.

Magazine Subscriptions: Use our magazine program to keep up with the latest news, trends, and events.

Save up to 60% of the news stand price for both new subscriptions and renewals.

Vehicle Care, Moving & Storage

Auto Care Savings Plan:

Our valued partnerships entitle you to receive exclusive discounts and exceptional customer service at any of our more than 1,200 maintenance and repair locations nationwide.

Vehicle Tires & Wheels: As a AHO/WBA member, you are eligible for 10% discounts on auto tires and wheels at Tire Kingdom, NTB National Tire & Battery, Merchant's Tire & Auto Centers, and participating Big O Tires locations.

In addition, our affiliate American Tire Distributors provides free delivery and guaranteed installation rates on auto, truck, trailer, lawn, and golf tires.

Truck Rental: Receive 15% off time and mileage rates on any local or one-way rental from Budget, the world's largest transportation resources company.



With thousands of Budget dealers nationwide, you have the rental industry's most comprehensive network of support services and benefits, including 24-hour emergency roadside assistance.

Moving & Storage: Save 50% on interstate move with Allied and north American and 45% on storage needs.

Experience priority service while receiving exclusive member discounts on state-to-state moving, in-transit storage, and personal property protection coverage.

Retail Shopping

Merchandise Discounts: Expand your buying power!

Our computerized shopping system offers access to members-only pricing on over 300,000 brand name consumer products— usually shipping directly from the manufacturer or distributor to guarantee prompt, efficient service.

Concierge Service: Our concierge shopping team is ready to personally assist you in finding what you want at the best possible price— all from the convenience of your home.

Make just one call to provide them with the product name and model number so they can locate it, place the order for you, and have it delivered directly to your door!

Discount Gift Cards: Save time and money by ordering gift cards to all your favorite merchants.

We offer a wide variety of cards and online certificates in such categories as Apparel & Accessories, Auto, Home & Office, Flowers & Gifts, Health & Beauty, Restaurants & Food, Sporting Goods, and Travel & Entertainment. WBA members can save as much as 13% on select, already discounted gift cards.

Flowers & Gifts: Enjoy a 15% discount from FTD, a premier provider of flowers and specialty gifts.

Customer satisfaction is guaranteed on the arrangements created by their talented florists. Through the vast FTD network, same day delivery is offered in the United States and Canada; and delivery is available to more than 150 countries worldwide.

Online Coupons:

Earn up to 30% in cash-back rebates for online shopping

at more than 1,500 national retail stores such as Wal-Mart, Target, Marshall's, and Kohl's. Save when you shop at Dick's Sporting Goods, Zales, Dell.com, NewEgg.com, and Home Depot. Utilize our Coupon Program to save thousands of dollars each year when dining at great restaurants (like Red Lobster and Olive Garden) and buying groceries (at over 127,000 supermarkets nationwide).

Retail Shopping

United Parcel Service: Receive 10% to 25% discounts on all domestic UPS services.

ADP Payroll: A 20% discount and one free month of service is available for new subscribers.

Office Depot: Service discounts up to 40% and free shipping are available for AHO/WBA members.

Travel Cell Global: Receive deep discounts on global cell and satellite phones for the most remote locations.

Integrated Communications: Obtain business telecom services for less.

The Wholesale Benefits Association (WBA) is a membership organization dedicated to bringing deeply discounted services to families and small businesses across America. Through the buying-power of the WBA, members enjoy substantial savings for a variety of essential health-related services. These services, from the finest providers throughout the country, are assembled and combined into a single plan. Association members receive a benefits package containing detailed plan descriptions, instructions, toll-free numbers, and website addresses. The WBA supplies benefits to our members at the lowest possible prices, and continuously seeks additional high-quality service plans to further enhance the overall value each membership provides.



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Call: 877-545-5433 Fax: 877-705-5433
www.guaranteedlegacylifeandaccident.com

Wholesale Benefits Association Marketed Nationally
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3601 Algonquin Road – Suite 605 Rolling Meadows, Illinois
60008

GLAD Accident Shield Plus Member Plan Pricing

Guaranteed Legacy and WBA offers convenient affordable pricing for individuals and family upgrades to the basic Accident Shield Plus membership plan. You may chose 1 of the special accidental death benefits below.

Check off the benefits you've chosen on the front of this application, add in the correct amount from the columns below and total it all for your monthly dues.

Benefit Key:

AME = Accident Medical Expense \$2500, \$5000, \$7500 or \$10,000 included in all plans.

TTD = Temporary Total Disability Up to \$500 per week for up to 52 weeks for primary only.

STTD = TTD Up to \$500 per week for up to 52 weeks for primary & Spouse.

AD&D Accidental Death & Dismemberment, \$100,000 OR \$250,000

AccidentSHIELD - AME

Description	Single	Family
\$2,500 AME	\$24.75	\$38.75
\$5,000 AME	\$32.75	\$49.75
\$7,500 AME	\$39.75	\$59.75
\$10,000 AME	\$48.75	\$72.75

AccidentShield Plus – AMEPlus 1 Benefit

Description	Single	Family
Add TTD	\$18.00	\$18.00
Add STTD	N/A	\$36.00
Add \$100K AD&D	\$8.00	\$18.00
Add \$250K AD&D	\$21.00	\$37.00

AccidentShield Enhanced – AME plus 2 Benefits

Description	Single	Family
Add TTD + \$100K AD&D	\$26.00	\$18.00
Add STTD + \$100K AD&D	N/A	\$36.00
Add TTD + \$250K AD&D	\$39.00	\$18.00
Add STTD + \$250K AD&D	N/A	\$37.00



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