



GUARANTEED LEGACY
CONGREGATIONAL SHORT TERM DISABILITY
Brought to you by Americas Health Options™ **LIFE & ACCIDENT**

GLAD Short Term Total Temporary Disability.

When members can't work due to an injury two houses suffer simultaneously.



What will happen to your lifestyle if you suddenly lose your income?



*Guaranteed Legacy and WBA can help ensure your financial peace of mind with our **Short Term Disability Membership***

Help protect your income from \$17.95 per month

Accidents Happen! Are you prepared?

ATTD can help ensure your financial peace of mind.



Accidental Temporary Total Disability (ATTD) – Accident Only

- *Elimination period: 14 days.*
- *Benefit period: Up to 52 weeks.*
- *Occupation: Regular occupation.*
- *Benefit amount: \$250 or \$500 per Week.*



Who is going to pay the bills?

In the event of a serious accidental injury, paying the medical bills may be the least of your worries. If you can't work, how will you pay the rest of your bills? You still need to put food on the table, pay rent or mortgage, auto loans and all the rest. Worse yet, what will you do if both you and your spouse are disabled and unable to work? Who is going to pay the bills?

The answer is simple

The ATTD Plan could help secure your future. Our accident only ATTD benefit is a true "Regular Occupation" plan that pays when a disabling accident prevents you from performing the essential functions of your job. Not just any job. Your Job.

Pays regardless of any other coverage or salary continuation plans in place. Workers Compensation, SSDI or other DI will not reduce this ATTD benefit.

This benefit pays the weekly benefit amount elected, after the elimination period of 14 days, for up to 52 weeks, if an accidental bodily injury solely and directly causes disability that: a) prevents an insured person from performing the substantial and material duties of his or her regular occupation (or with respect to an insured person who is unemployed, prevents him or her from engaging in the normal and customary activities of a person of like age and sex in good health); b) causes a condition which is medically determined, by a physician, to be continuous; and c) requires the continuous care of a physician.

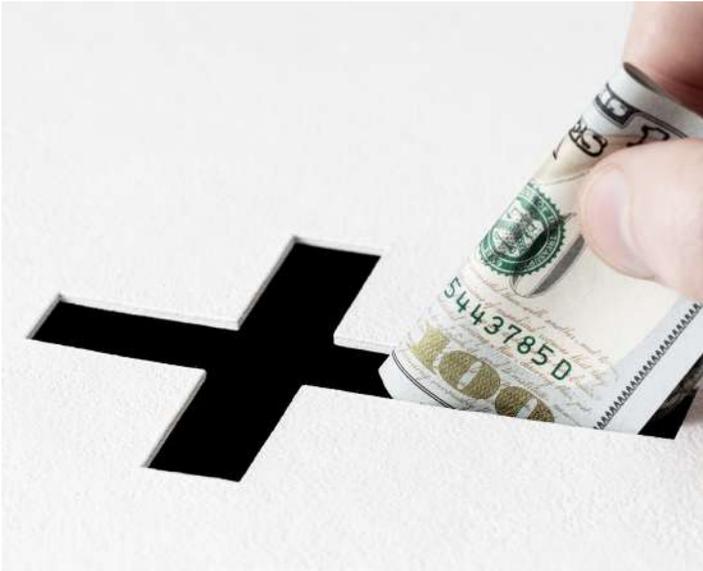
Can you afford a Disabling Injury for a month? 6 month ? A year? ATTD Coverage can help!



Pays regardless of any other coverage or salary continuation plans in place. Workers Compensation, SSDI or other DI will not reduce this ATTD benefit.



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.



To be eligible, all persons listed on the enrollment form must be permanent residents of the listed address.

There is a one-time enrollment fee of \$10 for the Plan.

Please complete the enrollment form TODAY so that we may process your request immediately. Plan benefits will begin on the 1st day of the month following receipt of your enrollment. If today is the 1st of the month, your benefits will start TODAY.

If you have any type of medical emergency, DO NOT delay treatment. Such a delay could result serious harm or illness, and might result in expenses that exceed any savings realized by waiting for the plan to go into effect.

Once you have completed the enrollment form, we will send you an email message as your confirmation of receipt. The confirmation will contain instructions and

telephone numbers that will allow you to make a claim if you need to before your membership packet arrives (usually in 1-2 weeks).

WBA uses a true Secure Enrollment system powered by Plug'N'Pay Technologies to assure the confidentiality of your personal information.

Member Information Guide will be supplied via U.S. Postal service. Your request authorizes Comprehensive Insurance Agency, LLC, on the behalf of WBA, to charge your credit card or debit your checking account for the initial and subsequent payments to start and continue your WBA membership. Comprehensive Insurance Agency, LLC will charge your credit card or debit your checking account as each modal dues payment comes due. You must provide Comprehensive Insurance Agency, LLC 30 days written notice if you wish to cancel your WBA membership.

After the initial guarantee period has passed, refunds will be based on the following 1st day of the month 30 days AFTER your written request to cancel your membership. Cancellation requests must be in writing or via email. The member will be refunded the unused portion, if any, of dues paid in advance.

Enrollment FEE

A one time, non-recurring enrollment fee of \$10.00 will be added to the first modal dues charge that appears on your credit card or bank statement. Total initial charge will be your chosen plan dues PLUS \$10.00. All dues thereafter will be the chosen modal dues.

Exclusions



This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition 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.)
- 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 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.
- An Insured Person's suicide, attempted, suicide, or intentionally self-inflicted injury.
- A declared or undeclared War.

Agreement and Authorization

I understand that insurance coverage and other member benefits will not become effective, active and available until the 1st day of the 1st month FOLLOWING submission of my application. The ONLY exception to this rule is that applications submitted on the 1st of the month will be effective immediately.

I understand that I am purchasing a membership in a consumer benefit association.

I understand that I am not purchasing an individual insurance policy but that the membership does include some insurance coverage as part of the benefits package.

I understand that the insurance coverage in the benefits package is for accidental injury ONLY and does NOT cover illness or sickness of any type.

I understand that the insurance in the benefits package coverage does NOT cover any injury incurred prior to the effective date of my membership.

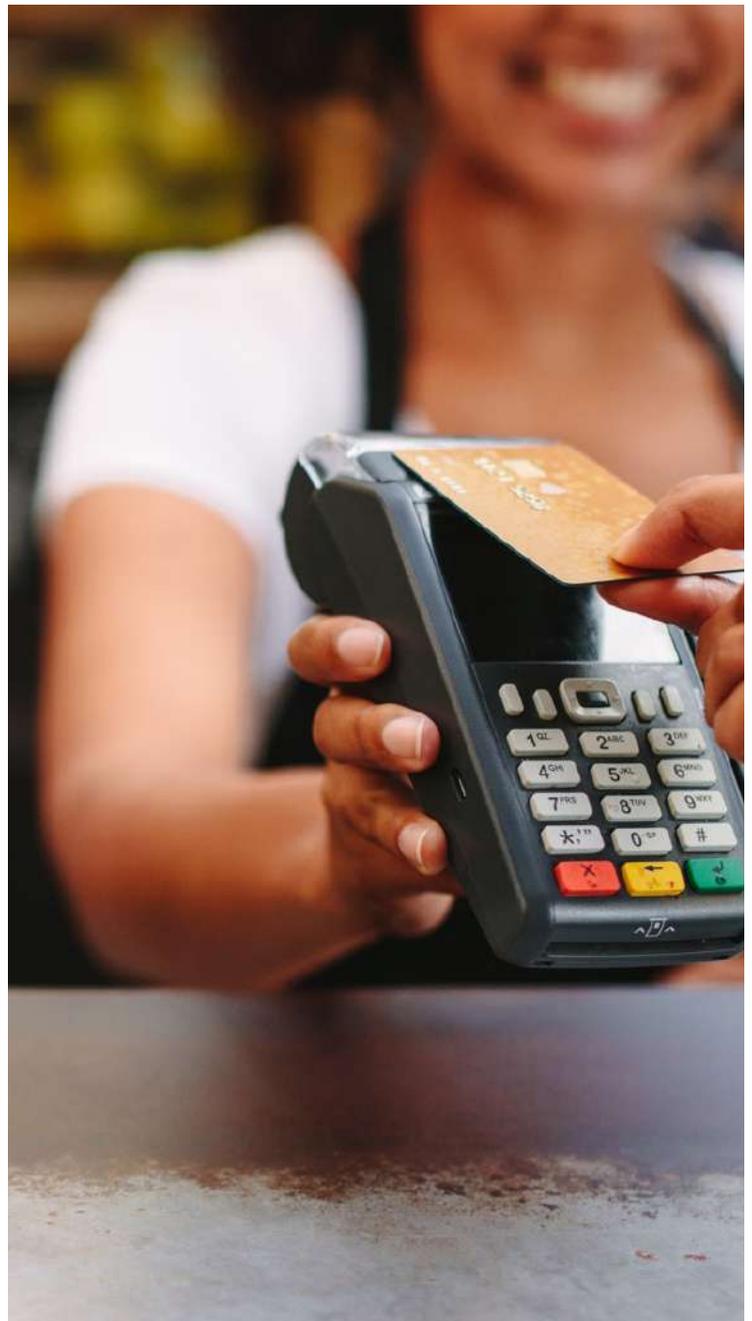
I understand that benefits are paid only for TOTAL disability as defined in the coverage certificate and confirmed by my attending physician treating the injury. Partial disability is not eligible for benefit payments.

I understand that Exclusions & Limitations Apply and that for complete information I must refer to the member coverage certificate.

I have read, understand and agree to the terms and conditions above. I authorize Comprehensive Insurance Agency, LLC to sign and charge my credit

card or debit my checking account according to the plan and payment frequency I have chosen.

I authorize Comprehensive Insurance Agency, LLC the authority to charge my credit card or debit my checking account for all future modal renewal dues as they come due. I will notify Comprehensive Insurance Agency, LLC in writing of my wish to cancel my WBA membership at least 30 days in advance.



Agreement and Authorization

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14 Day Elimination - \$250 ATTD Per Week

\$250 DI Per Week; Single Monthly	\$17.95
\$250 DI Per Week; Single Annual (9% Savings)	\$197.00
\$250 DI Per Week; Joint Monthly	\$35.90
\$250 DI Per Week; Joint Annual (9% Savings)	\$394.00

14 Day Elimination - \$500 ATTD Per Week

\$500 DI Per Week; Single Monthly	\$39.95
\$500 DI Per Week; Single Annual (9% Savings)	\$439.00
\$500 DI Per Week; Joint Monthly	\$79.90
\$500 DI Per Week; Joint Annual (9% Savings)	\$878.00

30 Day Elimination – Flat \$500 ATTD Per Week

\$500 DI Per Week; Single Monthly Dues Only	\$26.50
\$500 DI Per Week; Joint Monthly Dues Only	\$53.00

30 Day Elimination – Up to \$750 ATTD Per Week

Up to \$750 DI Per Week; Single Monthly Dues Only	\$32.00
Up to \$750 DI Per Week; Joint Monthly Dues Only	\$64.00

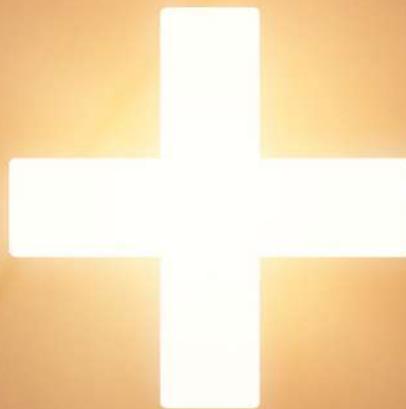
30 Day Elimination – Up to \$1000 ATTD Per Week

Up to \$1000 DI Per Week; Single Monthly Dues Only	\$37.25
\$1000 DI Per Week; Joint Annual Dues Only	\$74.50

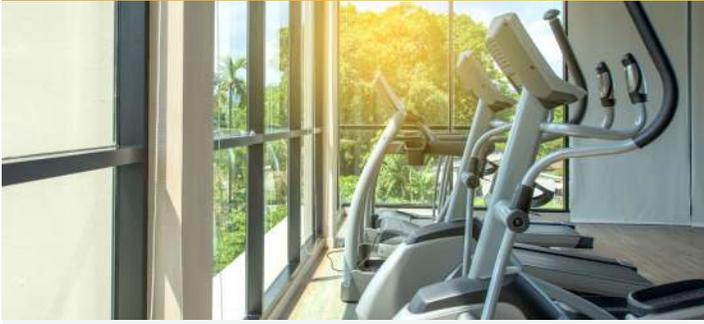
Additional benefits



Guaranteed Legacy is dedicated to bringing deeply discounted services to families and small businesses and Houses of Worship all across America.



Health, Fitness and Medical



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

Fitness: Online fitness training programs. Exercise, diet, weight loss, all customized for you.

Spa Finder: 20,000 spas, resorts and fitness centers at your fingertips. Gift cards and discounts available.

Vehicle Savings



Auto Service: \$5 off every oil change at Jiffy Lube.

Auto Care Savings Plans: 10% off service at participating Firestone, Tires Plus, Expert Tires and Wheel Works. Auto Tires & Wheels: 10% discounts at Tire Kingdom, NTB, Big O Tires and other outlets.

Truck Rental: Save 15% at Budget Truck Rental.

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

Travel and Entertainment



Local Attractions: Discounts at aquariums, bowling alleys, festivals, theme parks, museums, zoos and so much more! Movies: Tickets are \$7.00-\$8.50. Savings up to 40% at 5 well known national theatre chains

Theme Parks: Up to 60% off admission at Sea World, Busch Gardens, Six Flags, LegoLand and other theme parks.

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

Hotels and Airfare: Up to 25% savings off standard or published rates.

Retail Shopping for Almost Everything



Merchandise Discounts: Double the difference back price guarantee on thousands of items.

Coupons: Get coupons and promotional discounts for over groceries, dining, shopping and local attractions. Discount Gift Cards: Save up to 13% when you purchase gift cards for shopping, dining, travel and other categories.

Magazines: Save up to 60% off the newsstand price on hundreds of publications.

Flowers & Gifts: Save 15% with FTD.



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