



SELECT BENEFIT SERVICES ASSOCIATION



Select Benefit Services Association

- + 24 HOUR ACCIDENT COVERAGE
- + ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS
- + LIFESTYLE DISCOUNTS AND SERVICES
- + MEDICAL DISCOUNTS

ADHV-28-10

GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)
1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlic.com | 800.338.7452

(Rev. 4/17) 15B942

+ THE BENEFITS OF HAVING ACCIDENT INSURANCE

by Guarantee Trust Life Insurance
Company

An accident can happen when you or one of your family members least expect it! Guarantee Trust Life's 24 Hour Accident Coverage, accident only insurance, helps provide you with the comfort and the coverage you need for those unexpected expenses.

GTL's 24 Hour Accident Coverage has several options you can choose from.



ACCIDENT ONLY INSURANCE OPTIONS (ISSUE AGES 18-69)

	MONTHLY
OPTION 1 <ul style="list-style-type: none"> • \$2,500 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$2,500 Accidental Death and Dismemberment 	\$22 SINGLE \$40 FAMILY
OPTION 2 <ul style="list-style-type: none"> • \$5,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$5,000 Accidental Death and Dismemberment 	\$28 SINGLE \$54 FAMILY
OPTION 3 <ul style="list-style-type: none"> • \$7,500 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$7,500 Accidental Death and Dismemberment 	\$34 SINGLE \$68 FAMILY
OPTION 4 <ul style="list-style-type: none"> • \$10,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$10,000 Accidental Death and Dismemberment 	\$40 SINGLE \$82 FAMILY
OPTION 5 <ul style="list-style-type: none"> • \$12,500 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$12,500 Accidental Death and Dismemberment 	\$41 SINGLE \$87 FAMILY
OPTION 6 <ul style="list-style-type: none"> • \$15,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$15,000 Accidental Death and Dismemberment 	\$42 SINGLE \$90 FAMILY
OPTION 7 <ul style="list-style-type: none"> • \$20,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$20,000 Accidental Death and Dismemberment 	\$45 SINGLE \$97 FAMILY
OPTION 8 <ul style="list-style-type: none"> • \$25,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$25,000 Accidental Death and Dismemberment 	\$48 SINGLE \$104 FAMILY

Your Monthly Rate Includes \$10.95 Membership Dues & Discount
Medical Plan Option Costs

+ BENEFIT

DESCRIPTIONS

ACCIDENT MEDICAL COVERAGE

Any Doctor, Emergency Room, Clinic or Hospital

Medical Services means the Medically Necessary cost for: Treatment by a Doctor, nurse, dentist, hospital room and board, outpatient surgery, use of an Ambulance, dental work for Injury to sound and natural teeth, drugs, medicines, diagnostic tests and x-rays, oxygen, casts, splints, crutches, blood plasma, treatment performed by a licensed medical professional and the rental of durable medical equipment. Benefits are excess of other coverage.

Total medical expense benefits for a single Accident shall not exceed the maximum benefit amount per Injury shown in your certificate.

\$4,000 EMERGENCY AIR AMBULANCE

Many medical plans only cover ground Ambulance. In the event a member suffers from a covered Injury that requires emergency air Ambulance service we will reimburse the member up to the maximum amount of \$4,000.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

If a covered family member's Injury results in a loss, as defined in your certificate of coverage, within one year after the Accident causing the loss, we will pay benefits as described in your certificate of coverage for loss of life. Benefits for loss of limb and sight are also shown in the schedule of benefits.

AD&D benefits reduce by 50% on a Member's 70th birthday.



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by VantageAmerica Solutions, Inc.

The following Discount Medical Plans are included with all eight options:

TELADOC: SPEAK WITH A LIVE BOARD CERTIFIED PHYSICIAN

With Teladoc, you can speak with a physician anytime, anywhere, 24 hours a day, 7 days a week, 365 days a year. Call Teladoc and you can speak to a physician in most cases in less than 30 minutes, but within 3 hours or the consult is free of charge. Please note that there is a \$45 per consultation charge for this service.

EXAMPLE OF DISCOUNTS:

PRODUCT/SERVICE	AVG. PRICE	YOU PAY*	SAVINGS*	% SAVED
Dental Exam/Cleaning (Adult)	\$148.00	\$101.00	\$47.00	32%
Dental Exam/Cleaning (Child)	\$127.50	\$87.67	\$39.83	31%
Complete X-rays	\$107.00	\$66.00	\$41.00	38%
Root Canal (One Canal)	\$610.50	\$519.00	\$91.50	15%
Complete Upper Denture	\$1,401.50	\$1,191.28	\$210.22	15%

*These are examples only. Savings will vary by procedure, provider and geographical area.

The name, address and phone number for providers in your area can be obtained by calling our toll-free number at 866-734-7272, or by visiting our website at www.selectbenefitservicesassociation.com.

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Disclosures: (a) The discount medical card program is NOT health insurance. (b) The plan provides discounts at certain health care providers for medical services. (c) The plan does not make payments directly to the providers of medical services. (d) The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary services received. (e) The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with VantageAmerica Solutions, Inc., a discount medical plan organization. This discount plan is not a qualified health plan under the Affordable Care Act (ACA).

Managed and Administered by: VantageAmerica Solutions, Inc.
1275 Milwaukee Avenue Glenview, IL 60025 • www.vantageamericasolutions.com

This discount plan is not "A Medicare Prescription Drug Plan". (1) Membership in the discount drug plan entitles members to discounts for certain pharmaceutical supplies, prescription drugs, or medical equipment and supplies offered by providers who have agreed to participate in the discount drug plan; (2) The discount drug plan organization does not pay providers of pharmaceutical supplies, prescription drugs, and medical equipment and supplies provided to plan members. (3) The discount drug plan member is required to pay for all pharmaceutical supplies.

PHARMACY DISCOUNT PLAN

The Prescription Drug Program links most of the largest pharmacy chains into a common and consistent discount program. Through an exclusive agreement with one of the nation's premier drug management organizations, members can obtain discounts on drug prices through a national network of more than 55,000 pharmacies. The network includes pharmacy chains such as CVS, Medicine Shoppe, Walgreens, Wal-Mart, as well as thousands of independent pharmacies throughout the country. Mail order is also available!

DENTAL DISCOUNTS: UNI-CARE NETWORK

Members may take advantage of savings through the UNI-CARE Dental Network, one of the most recognized discount dental networks in the nation. Members save 10% to 50% on dental care expenses from general dentistry to root canals, crowns and orthodontia at over 60,000 available dental providers nationwide.

+ OTHER SBSA DISCOUNTS AND SERVICES

For a list of providers please visit
www.selectbenefitservicesassociation.com

CAR RENTAL	Year round discounts up to 15% - Includes USA and Canada
HOTEL/MOTEL	Up to 60% at participating hotel and motel chains nationwide
FITNESS	Up to 50% off membership dues at over 1,600 locations nationwide! Members also receive great discounts on a wide variety of products and services including sporting goods, magazines, gourmet foods and more
FLOWERS, GIFT BASKETS & MORE	20% off gift products including delicious gourmet baskets, sweet treats, heartwarming collectibles, beautiful flowers & plants, and more
THEME PARKS	Receive exclusive discounts on Theme Park Tickets such as Walt Disney World®, Universal Parks®, Hershey Park, Legoland®, Six Flags® Nationwide, and much, much more
PHONES & TABLETS	Safe. Simple. Free. Save big with exclusive deals and earn cash back just for shopping at the same stores you are shopping at today
MOVIE TICKETS	Save up to 40% on movie tickets at many of the major movie theatre chains throughout the United States



GTL'S 24 HOUR ACCIDENT INSURANCE COVERAGE DOES NOT PROVIDE BENEFITS FOR:

- Treatment, services or supplies which:
 - Are not Medically Necessary;
 - Are not prescribed by a Doctor as necessary to treat an Injury;
 - Are determined to be Experimental/Investigational in nature;
 - Are received without charge or legal obligation to pay;
 - Are received from persons employed or retained by any Family Member, unless otherwise specified; or
 - Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation, Employer Liability Law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted Injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided.
- Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra light, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.

- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay.
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions.
- Competing in motor sports races or competitions.
- Competing in water sports races or competitions.
- Testing cars/trucks on any racetrack or speedway.
- Handling, storing or transporting explosives.
- Scaling up cliffs or mountain walls.
- Spelunking (exploring caves).
- Handling or working with dangerous animals.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific injury.

Please refer to your Certificate of Insurance and its Schedule of Benefits. There you will find a list of all Covered Charges, including those with maximum benefit amounts that differ from the overall plan maximums. These consist of Doctors' visits, Ambulance expense, dental treatment for injury to sound natural teeth, and chiropractic treatment.

CLAIM PROVISIONS: Notice of Claim: Written notice of claim must be given to the Company or its authorized representative within 60 days after a covered loss starts, or as soon thereafter as is reasonably possible. Notice should include information sufficient to identify the Covered Person.

24 Hour Accident Coverage, accident only insurance, is issued on Policy Form MP-1300 by Guarantee Trust Life Insurance Company, Glenview, IL. This product and its features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For costs and complete details of the coverage, please read your certificate carefully.

Plan membership may be cancelled within the first 30 days and any premium paid will be fully refunded.

24 Hour Accident Coverage-This product is not available in AK, CT, DE, FL, HI, KS, LA, ME, MD, MA, MN, MT, NH, NY, NC, NV, OR, RI, SD, UT, VT, WA

Neither the Accident-Only Insurance provided by Guarantee Trust Life Insurance Company nor the Medical discounts offered through VantageAmerica Solutions, Inc. provide comprehensive health insurance coverage ("major medical coverage") nor do they satisfy the requirement of "minimum essential coverage" required under the Affordable Care Act.

Guarantee Trust Life Insurance Company, VantageAmerica Solutions, Inc., and Select Benefit Services Association are separate legal entities and have sole financial responsibility for their own products.



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