

National Association of Consumers Direct Membership Plans



PROTECTION MEMBERSHIP

- Accident Medical Expense Program
- Consult A Doctor Program
- Emergency Helicopter Rescue

PROTECTION PLUS MEMBERSHIP

- Accident Medical Expense Program
- Consult A Doctor Program
- Emergency Helicopter Rescue
- Accident Disability Program
- ID Theft Assistance Program

COMPLIMENTARY PROGRAMS

- Discount Prescription Drug
- Discount Medical Lab & Imaging
- Lifestyle Discounts

NACD MEMBERSHIP PLANS giving consumers a *DIRECT* advantage!



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ALL AMERICAN BROKERS

PROTECTION MEMBERSHIP

PERSONAL ACCIDENT INSURANCE PROGRAM

Your Protection Membership is an excellent way to help pay the expenses of dealing with an unexpected catastrophe.

Accident Medical Expense with Accidental Death & Dismemberment (AD&D)

With a \$100 deductible, this Accident Only Medical Expense benefit covers the necessary medical and dental expenses that are a direct result of an accidental injury per occurrence. NACD's Accidental Death and Dismemberment coverage that coincides with the Accident Medical Expense benefit pays up to \$50,000 for a covered accidental death or dismemberment. The dismemberment schedule also includes benefits for loss of sight, speech and/or hearing. Benefits are payable for any loss within 365 days after a covered accident.

\$400 per month Accident Disability Income

This benefit will pay a Accident Disability Income Benefit of \$400 per month up to a maximum benefit period of 6 months when you are disabled due to injury. The benefit will start paying the Disability Income Benefit after the Elimination Period of 90 days. Disability must start within 30 days after the Accident causing the injury. "Disability" means you are unable because of injury to perform the material and substantial duties of your occupation.

Who is Eligible?

The Accident Medical Expense with AD&D benefit is available to all active, registered, dues-paying Members up to age 70 (and all family members for a family membership). See the certificate of coverage for definition of "Family" and "Dependents". The \$400 per month Accident Disability Income benefit is only available to the primary member up to age 70 .

This Program Includes:

- Protection 5k Program - \$5,000 Accident Medical with \$10,000 AD&D¹
- Protection 7.5k Program - \$7,500 Accident Medical with \$25,000 AD&D¹
- Protection 10k Program - \$10,000 Accident Medical with \$50,000 AD&D¹
- All Protection Programs - \$400 per month of accident disability income for a period of 6 months after a 90 day elimination period (available to the primary member only)¹

¹Underwritten by Guarantee Trust Life Insurance Company. See the exclusions and limitations in this brochure for more details. This program is not available to residents in all states.

CONSULT A DOCTOR™ - MEDICAL CONSULTATION VIA TELEPHONE OR EMAIL

Consult A Doctor™ provides members with on-demand, 24/7 phone and e-mail access to U.S. based, licensed physicians. You can connect instantly with Consult A Doctor's network of physicians for information, advice, and treatment including prescription medication, when appropriate. Consult A Doctor's services are available to you at home, work, or wherever you may be. Your membership entitles you to free and unlimited access to all Consult A Doctor services for you and your family¹ (if you have enrolled in a Protection or Protection Plus Family Membership).

When to Use Consult A Doctor

- Cold/Flu
- Headaches / Migraines
- Bronchitis
- Prescription Refills²
- Respiratory Infections
- ...and many other conditions

¹This program is available to you and up to 5 dependents. ²There is no guarantee that you will be prescribed medication. Consult A Doctor physicians do not prescribe controlled medications. Consult A Doctor is not insurance.

During a By Appointment and Priority Consultation you will be speaking with a physician licensed in your state. For members that consult frequently, there is no guarantee that you will consult with the same physician every time. A Medical Assessment can either be completed online at no cost or via telephone with our Member Services at a cost of \$10. Consult A Doctor is not insurance.

EMERGENCY HELICOPTER RESCUE PROGRAM

When a member suffers from a "certified injury" as a result of an accident that requires emergency medical transportation by helicopter, the program will reimburse the participant or their provider up to a maximum of \$4,000.00 per occurrence. Reimbursement includes expenses incurred from the cost of "Medically Necessary" or "Life Threatening" helicopter transportation from the scene of an accident to the nearest medical facility capable of treating the injuries or from one medical facility to another medical facility.

Claims for "Medically Necessary" transports from one medical facility to another are subject to review by the program's Medical Officer. One benefit will be paid per occurrence. Benefit is in excess of all other valid collectable insurance.

Coverage is worldwide. Transportation by helicopter only. Local EMS protocols will make the determination for necessity and type of medical transportation that best fits each situation. Certain terms and conditions apply.

MONTHLY DUES:

5k Member:	\$24.95
5k Family:	\$35.95
7.5k Member:	\$29.95
7.5k Family:	\$41.95
10k Member:	\$36.95
10k Family:	\$47.95

Monthly dues excludes a monthly administration fee of \$4.50.

PROTECTION PLUS MEMBERSHIP

Your Protection Plus Membership includes the programs listed in the Protection Membership (Accident Medical Expense with AD&D, \$400 per month Accident Disability, Consult A Doctor, and Emergency Helicopter Rescue) plus the following membership programs.

SHORT AND LONG TERM PERMANENT TOTAL ACCIDENT DISABILITY PROGRAM

Your NACD Protection Plus Membership includes a Short and Long Term Permanent Total Accident Disability Benefit. This benefit is available to you, the primary member, and your spouse if you have elected the Protection Plus Family Membership.

Permanently Totally Disabled/ Permanent Total Disability means:

- 1) That you suffered
 - (a) loss of both hands or feet; or
 - (b) loss of one hand and one foot; or
 - (c) loss of speech and hearing in both ears; or
 - (d) Hemiplegia; or
 - (e) Paraplegia; or
 - (f) Quadriplegia; and
- 2) You are permanently unable to perform the material and substantial duties of any occupation for which you are qualified by reason of education, experience or training; and
- 3) You require the supervision of a Physician, unless the maximum point of recovery has been reached.

Permanent Total Disability

	Member Short Term	Spouse Short Term
Benefit Maximum	\$5,000/month ¹	\$2,500/month ¹
Waiting Period:	6 months	6 months
Maximum Benefit Period:	6 months	6 months
	Long Term	Long Term
Benefit Maximum	\$10,000/month ¹	\$5,000/month ¹
Waiting Period:	12 months	12 months
Maximum Benefit Period:	120 months	120 months

Per Accident Maximum Amount: \$1,230,000¹

"Loss of a hand or foot" means complete severance through or above the wrist or ankle joint.

"Hemiplegia" means the complete and irreversible paralysis of the upper and lower Limbs of the same side of the body.

"Limb(s)" means entire arm or entire leg.

"Paraplegia" means the complete and irreversible paralysis of both lower Limbs.

"Quadriplegia" means the complete and irreversible paralysis of both upper and both lower Limbs.

The Policy, described in the Description of Coverage, provides accident only coverage. It does NOT provide basic hospital, basic medical, major medical or sickness coverage. The Policy provides limited benefits which are supplemental and are not intended to cover medical expenses. All activities will be covered except when traveling in a Commercial Aircraft as a fare-paying passenger. See the Description of Coverage for benefit details, including exclusions and limitations.

¹ All payable Maximum Amounts specified herein will be reduced by 50% if you are age 70 or older on the accident date for which benefits are payable.

FRAUD RESOLUTION & ID THEFT PREVENTION PROGRAM

Fraud Resolution services assist consumers at the inception of a fraud-related emergency. The Fraud Resolution Program is an affordable and expedient process that:

- Provides members with a 60-minute free consultation with a highly trained Fraud Resolution Specialist and conducts eight emergency response activities.
- Assists members with restoring their identity and good credit.
- Provides members with a free "ID Theft Emergency Response Kit".
- Administers the costly steps to dispute fraudulent debts as a result of ID theft.
- Follow-up with the member and monitor the Fraud Resolution progress.

Our fraud resolution program focuses not only on the immediate fraud related issues that a member is facing, but also educates the member on preventative steps to insure that they will not be victimized again. By utilizing our Fraud Resolution Program members will receive assistance from a trained specialist that can assist the member in expediting their fraud claims and restoring their good credit. When ID Theft occurs "Fraud Resolution is a must". Studies show that if a consumer does not respond to a creditor within 2 weeks of identity theft their chances of recovery are greatly decreased. Our program helps members resolve fraud related issues "when time is not on their side."

MONTHLY DUES:

5k Member:	\$35.95
5k Family:	\$46.95
7.5k Member:	\$40.95
7.5k Family:	\$52.95
10k Member:	\$47.95
10k Family:	\$58.95

Monthly dues excludes a monthly administration fee of \$4.50.

COMPLIMENTARY MEMBERSHIP PROGRAMS

The following complimentary membership programs are included in every level of NACD membership. Should you ever choose to cancel your Protection, Secure, or Optimum Membership, please feel free to continue to use your Complimentary NACD Membership!

COMPLIMENTARY DISCOUNT PRESCRIPTION DRUG, LAB & IMAGING

Discount Prescription Drug Program

Prescription drug discount programs provide members significant savings through the use of their provided prescription drug discount card. At the point of sale, members simply present their card at a participating pharmacy and their discount is instantly applied. It's that easy!

Any individual with limited or no prescription drug coverage can benefit from the prescription drug discount card. Instead of paying full price for medication, card members can save money whenever they purchase prescription drugs. People who already have insurance coverage may still find the card useful, as it can discount medications that are not covered by their health plan.



Discount Lab & Imaging Program

The Discount Lab & Imaging Program offers direct-to-consumer medical lab tests and diagnostic imaging services. Our program provides a convenient, confidential, and affordable way for consumers to take control of their health care costs. Some medical conditions can go years without being detected, and blood tests are a simple way to detect potential health problems before any symptoms occur. We strive to give everyone access to affordable medical lab testing and diagnostic imaging services.

Your NACD Membership includes access to discounts on prescription drugs, medical lab tests and diagnostic imaging tests. Please see the brochure included in your membership packet for more details. Should you ever cancel your NACD Membership, please feel free to continue to use this complimentary program.

Disclosures for the Discount Prescription Drug Program: This complimentary discount plan is NOT insurance or a Medicare prescription drug plan - discounts only at participating pharmacies. Discounts are not available where prohibited by law.

The Discount Lab benefit is not available to residents of NY, NJ, or RI.

COMPLIMENTARY NACD LIFESTYLE DISCOUNTS

NACD is proud to offer you several lifestyle discounts on products and services that our members frequently use. From restaurants to car rentals, NACD has negotiated preferred pricing for our members. New discounts to national vendors are added periodically.

- Restaurant.com
- Choice Hotels
- Hertz Car Rental
- 1800Flowers.com
- Avis Car Rental
- Working Advantage

Accident Medical Expense and \$400 per month Accident Disability Benefits (Included in Protection and Protection Plus Membership)

EXCLUSIONS

This Certificate 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 the Policyholder or any Family Member, unless otherwise specified.
- Are not specifically listed as Covered Charges in this Certificate.
- Intentionally self-inflicted Injury, violating or attempting to violate any duly enacted law. Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation or the Occupational Disease Law or mandatory no-fault automobile insurance.
- Treatment of illness, disease or infections, except pyogenic infections or bacterial infections which result from the accidental ingestion of contaminated substances.
- Heat exhaustion.
- Treatment of Osgood-Schlatter's disease; appendicitis; osteomyelitis; pathological fractures; congenital weakness; hernia; TMJ; fainting; headaches; boils; spondylolysis; osteochondritis; dissecans; detached retina unless directly caused by Injury; or Mental or Nervous Disorders whether or not caused by Injury.
- Injury contributed to by the use of alcohol or drugs not prescribed by a Doctor.
- Suicide, attempted suicide or intentionally self-inflicted Injury while sane.
- Dental treatment, except as specifically states.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state 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 which occurs while the Insured 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 bungi-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- 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.
- Covered Charges incurred outside of the United States or its possessions, unless such Covered Charges are incurred while the Covered Person is on a trip of not more than 30 days.
- Injury resulting from participation in an organized sport for Covered Persons over the age of 18.
- Physical Therapy or Physiotherapy, spinal manipulation, and manual manipulative treatment or therapy, where allowed.

COVERED CHARGES

Treatment, services or supplies incurred for:

- Hospital room and board, and general nursing care, up to the semi-private room rate
- Hospital miscellaneous expense during Hospital Confinement or for outpatient surgery under general anesthetic, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services and supplies
- Doctor's fees for surgery
- Anesthesia services
- Doctors visits, inpatient and outpatient
- Hospital Emergency care
- X-ray and laboratory services
- Ambulance expense
- Prescription Drugs
- Dental treatment for Injury to Sound Natural Teeth
- Registered Nurse expense

DEFINITIONS

Dependent means a person who is Your Legally married spouse, residing with You; child who is dependent upon You for support and maintenance and is under the age of 26; child who is dependent upon You for support and maintenance, is incapable of self-sustaining employment by reason of mental or physical handicap. The term child refers to Your unmarried natural child, a stepchild or foster child - a stepchild is a Dependent on the date You marry the child's parent, or adopted child, including a child placed with You for the purpose of adoption, from the moment of placement as certified by the agency making the placement.

Injury means bodily injury due to an Accident which results directly and independently of disease, bodily infirmity or any other causes; solely, directly and independently of all other causes results in medical expense; occurs after the effective date of the Covered Person's coverage; and occurs while the person's coverage is in force. All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these Injuries, are considered a single Injury.

Short and Long-Term Accident Disability Benefit (Included in Protection Plus Membership)

GENERAL EXCLUSIONS

No coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks:

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or autoeroticism.
2. sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
3. the Insured's commission of or attempt to commit a crime.
4. infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning, accidental ingestion of contaminated substances or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
5. declared or undeclared war, or any act of declared or undeclared war, except if specifically provided by the Policy.
6. participation in any team sport or any other athletic activity, except participation in a Covered Activity.
7. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded).
8. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured is: a.) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; b.) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or, c.) riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Insured's employer.
9. the Insured being under the influence of intoxicants.
10. the Insured being under the influence of drugs unless taken under the advice of and as specified by a Physician.
11. the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
12. stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.
13. any condition for which the Insured is entitled to benefits under any Workers' compensation Act or similar law.
14. the Insured riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving ground.
15. any loss incurred while outside the United States, its Territories or Canada.

BENEFITS

PERMANENT TOTAL DISABILITY BENEFIT

SHORT TERM BENEFIT. If, as a result of an Injury, You are rendered Permanently Totally Disabled within 90 days of the accident that caused the Injury, and if the Permanent Total Disability due to that Injury continues for the Short Term Waiting Period specified in the Benefit Schedule, the Company will pay a monthly benefit equal to the Permanent Total Disability Short Term Benefit Maximum shown in the Benefit Schedule starting with the 1st consecutive month of Short Term Permanent Total Disability following the Waiting Period.


LONG TERM BENEFIT. If as a result of an Injury, You are rendered Permanently Totally Disabled within 90 days of the accident that caused the Injury, and if the Permanent Total Disability due to that Injury continues for the Long Term Waiting Period specified in the Benefit Schedule, the Company will pay a monthly benefit equal to the Permanent Total Disability Long Term Benefit Maximum shown in the Benefit Schedule starting with the 1st consecutive month of Long Term Permanent Total Disability following the Waiting Period.

A Permanent Total Disability benefit is payable monthly as long as You remain continuously Permanently Totally Disabled due to the same Injury, but ceases on the earliest of: (1) the date You cease to be Permanently Totally Disabled; (2) the date You die; or (3) the date the benefit has been paid for the applicable Maximum Benefit Period shown on the Information Page in this Description of Coverage. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when You are Permanently Totally Disabled for less than a full month. Only one benefit is provided for any one month of Permanent Total Disability, regardless of the number of Injuries causing the Permanent Total Disability or the number of losses incurred.

If a Permanently Totally Disabled person returns to any occupation for which that person is qualified by reason of education, experience or training on a full or part-time basis, that person may return to Permanent Total Disability status if: (1) that person has not been back to work for longer than 30 days; and (2) that person is again Permanently Totally Disabled due to the same Injury which caused the original Permanent Total Disability.

Periods of Permanent Total Disability separated by less than 30 consecutive days will be considered one period of Permanent Total Disability unless due to separate and unrelated causes. The Company reserves the right, at the end of the 6 consecutive months of Permanent Total Disability (and as often as it may reasonably require thereafter) to determine, on the basis of all the facts and circumstances, that You are Permanently Totally Disabled, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

This is a brief description of the coverage available under policy series C11695DBG-TX. If any conflict should arise between the contents of this Description of Coverage and the Master Policy SRG 9126357 or if any point is not covered herein, the terms and conditions of the Master Policy will govern in all cases.



The membership benefits and services illustrated are in summary form only and are only a brief description of the benefits and services available. It is not a contract of membership. Policies for any benefits included in a NACD membership may contain reductions, limitations, exclusions and termination provisions. Please contact your agent for additional information concerning the terms and conditions of the benefits, exclusions and limitations of these membership programs. Membership rates provided are a sample only and are subject to change. Membership programs are not available to residents of all states.