

National Association of Consumers Direct Membership Plans



SECURE MEMBERSHIP

- Up to \$10,000 Critical Illness
- Travel Assistance Program

COMPLIMENTARY PROGRAMS

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

NACD MEMBERSHIP PLANS giving consumers a *DIRECT* advantage!



Marketed Exclusively By:



ALL AMERICAN BROKERS

SECURE MEMBERSHIP

UP TO \$10,000 CRITICAL ILLNESS PROGRAM

Many Americans are diagnosed with critical illnesses each year. Thanks to continuing medical advances, most survive. But the cost of coping with and recovering from a critical illness is something many people have not planned for. Now NACD is offering you the opportunity to enroll in a membership program that includes Critical Illness Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. This Critical Illness Insurance pays lump-sum benefits of up to \$10,000 after the first diagnosis¹ of a critical illness² which you can spend as you like to help ease the financial challenge of recovering from a critical illness.

MAXIMUM BENEFIT AMOUNT PER INSURED PERSON: \$10,000

CRITICAL ILLNESS / ENHANCED DIAGNOSIS BENEFIT **% OF MAXIMUM BENEFIT AMOUNT**

Life Threatening Cancer more than 90 days after Effective Date	100%
Life Threatening Cancer within first 90 days of coverage	10%
Heart Attack	100%
Kidney (Renal) Failure	100%
Stroke	100%
Coma	100%
Coronary Artery Bypass Graft	25%
Loss of Sight, Speech or Hearing	100%
Major Organ Transplant	100%
Paralysis	
Quadriplegia / Paraplegia / Hemiplegia	100% / 50% / 50%
Severe Burn - Specified Body Area	
Face and Neck and Head	99%
Hand and Forearm Below Elbow Joint	22.5%
Upper Arm Below Shoulder Joint to Elbow Joint	13.5%
Torso Below Neck to Shoulder Joint and Hip Joints	36%
Thigh Below Hip Joint to Knee Joint	9%
Foot and Lower Leg Below Knee Joint	27%

Once 100% of the Maximum Benefit Amount of \$10,000 has been paid for an Insured Person, coverage terminates and no further benefits are payable for that Insured Person. The amount payable for a Critical Illness will be reduced by 50% if an Insured Person is age 65 or older on the date the benefit becomes payable and the benefit will terminate at age 70.

This benefit is available to you, the primary member, and your spouse if you have elected the Secure Member + Spouse Membership. No coverage is extended to dependent children. Benefits are not payable in connection with a Pre-Existing Condition during the initial 12 consecutive months the Insured Person has been enrolled for coverage. Certain exclusions and limitations apply. See certificate of insurance for details.

¹ Diagnosed/Diagnosis means a definitive and unequivocal diagnosis made by a Physician: (1) based upon the use of clinical and/or laboratory investigations as supported by the Insured Person's medical records; and (2) meeting any Diagnostic Requirements set forth in this Certificate for the particular Critical Illness being diagnosed.

² Subject to the policy waiting period of 30 days.

TRAVEL ASSISTANCE PROGRAM

LiveTravel® Emergency Assistance

AIG Solutions keeps you on the move. A unique service that is like having a dedicated around-the clock travel counselor just a phone call away to solve last-minute travel problems or emergencies.

- Guaranteed hotel check-in
- Emergency return travel arrangements
- Hotel rebooking
- Flight rebooking
- Rental vehicle booking
- Rental Vehicle Return

Worldwide Travel Assistance

Travel is never a hassle with this complete suite of travel help. Our assistance coordinators will arrange all your travel affairs and are always connected to the latest travel information.

- Lost baggage search; stolen luggage assistance
- Emergency cash transfer assistance
- Lost passport/travel documents assistance
- Travel information including visa/passport requirements

Travel Medical Assistance

From physician referrals to coordination of medical evacuations, we attend to your medical needs anywhere in the world.

- Emergency medical evacuation transportation assistance
- Repatriation of mortal remains
- Physician/hospital/dental/ vision referrals
- Return travel arrangements

MONTHLY DUES:

Member: \$24.50
Member + Spouse: \$48.00

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

Critical Illness Insurance (Included in Secure Membership)

REDUCTION SCHEDULE AND TERMINATION AGE:

The amount payable for a critical illness is reduced by 50% if an insured person is age 65 or older on the date the benefit becomes payable. An Insured's coverage under the Policy ends on the earliest of: (1) the date the Policy is terminated; (2) the premium due date if premiums are not paid when due; (3) attainment of age 70; (4) the date the Insured requests, in writing, that his or her coverage be terminated; (5) the date the Insured ceases to be eligible for coverage under the Policy. Termination of coverage will not affect a claim for a covered loss that occurred while the Insured's coverage was in force under the Policy.

EXCLUSIONS AND LIMITATIONS:

A. Exclusions

The policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following: a) the insured person's suicide or intentional self-inflicted Injury or Sickness, while sane or insane; b) war, whether declared or not; c) the insured person being under the influence of an excitant, depressant, hallucinogen, narcotic, other drug; or intoxicant, unless taken under the advice and as specified by a physician; d) the insured person's commission of or attempt to commit an assault or felony; e) the insured person's engaging in an illegal activity or occupation; f) any illness, loss, or condition specifically excluded from the definition of any critical illness; g) the insured person's voluntary participation in a riot; or h) balloon angioplasty, laser relief of an obstruction, and/or other intra-arterial except as may be provided by the plan.

B. Pre-Existing Conditions

Benefits are not payable in connection with a pre-existing condition during the initial 12 consecutive months in which the insured person has been enrolled for coverage. A critical illness resulting from a pre-existing condition commencing thereafter will be covered unless otherwise excluded by the policy. A pre-existing condition means an Injury or Sickness for which an Insured Person incurred charges, received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicines, or had symptoms for which an ordinarily prudent person would have consulted a Physician during the 12 months immediately preceding the Insured Person's effective date under this Policy.

DEFINITIONS:

Diagnosed/Diagnosis means a definitive and unequivocal diagnosis made by a Physician: (1) based upon the use of clinical and/or laboratory investigations as supported by the Insured Person's medical records; and (2) meeting any Diagnostic Requirements set forth in this Certificate for the particular Critical Illness being diagnosed.

Invasive cancer means a disease which is manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. For purposes of this definition, Invasive Cancer will include a non-malignant brain tumor (a benign, intracranial tumor) but it does NOT mean the following:


- 1) pre-malignant lesions, any other benign tumors, or polyps;
- 2) leukoplakia;
- 3) hyperplasia;
- 4) carcinoid;
- 5) any tumors in the presence of any human immuno-deficiency virus (HIV);
- 6) polycythemia;
- 7) stage 1 Hodgkin's disease;
- 8) stage A prostate cancer;
- 9) Duke's stage A colon cancer;
- 10) intraductal non-invasive breast cancer;
- 11) stage 0 or 1 transitional cell carcinoma of urinary bladder;
- 12) Any skin cancer other than malignant melanoma with a depth of 1mm or deeper or greater than Clark level 2;
- 13) T1N0M0 (TNM Classification System) papillary carcinoma of the thyroid less than 1 cm in diameter;
- 14) Chronic Lymphocytic Leukemia RAI stage 0;
- 15) In-Situ Cancer. Please review the certificate for more complete definitions.

Heart Attack means the death of a portion of the heart muscle as a result of inadequate cardiac blood supply to the relevant area.

Kidney (renal) failure means end-stage failure that: 1) presents as a chronic, irreversible failure of both of the kidneys to function; and 2) necessitates treatment by regular renal dialysis or kidney transplant.

Stroke means a cerebrovascular incident: 1) caused by infarction of brain tissue, cerebral hemorrhage, thrombosis, or embolization from an extracranial source lasting more than 24 hours; and 2) producing measurable neurological deficit persisting for at least 30 days following the occurrence of the stroke. Transient ischemic attacks (TIAs) are excluded from coverage.

This brochure provides only a brief description of the coverages available under policy series C36026NUFIC. The Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy shall govern. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. with its principal place of business in New York, NY. CII3T_0803.073bNACD 01/10



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.