



protection upgrade

enrollment in the advantage membership required to upgrade

24 HOUR ACCIDENT MEDICAL EXPENSE PROGRAM WITH AD&D

UPGRADE OPTION	AME	AD&D
Protection \$2,500	\$2,500	\$5,000
Protection \$5,000	\$5,000	\$10,000
Protection \$7,500	\$7,500	\$25,000
Protection \$10,000	\$10,000	\$50,000

According to the 2007 National Hospital Ambulatory Medical Care Survey, there are over 26 million emergency department visits as a result of unintentional injuries (accidents) in the United States each year.

The Accident Medical Expense benefit included in your NACD Protection Upgrade helps to cover the usual and customary charges for medically necessary covered medical services resulting from an accident (up to the benefit option amount you select during enrollment after a \$100 deductible).

This accident-only program is available to you, your spouse and eligible dependent children. Benefits are payable excess (secondary) of any other collectible insurance coverage you may have. If you have other insurance, the accident medical expense benefit can be used to help pay any deductibles and/or co-insurance you may have.

See the website for details including exclusions, limitations, eligibility, covered medical expenses, age requirements, probationary periods and effective dates. Not available to members in all states and not all members will qualify. Underwritten by AM Best rated carriers.

Presented By:

ADVOCATE FINANCIAL GROUP LLC

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www.nacdbenefits.com/AdvocateFinancial

MYEWELLNESS.COM

Being healthy creates a sense of mental, physical and emotional balance. Unfortunately, most of us don't have the information and experience to make living a healthy lifestyle easy. MyEWellness will provide you with comprehensive information in a simple and straightforward way. We want to help you achieve your own personal health and fitness goals no matter how old you are even if you've never exercised before and have no access to workout equipment.

PROTECTION UPGRADE DUES

Dues shown do not include the \$4.95 Advantage Membership, which is required to upgrade.

	MEMBER	MEMBER + FAMILY
\$2,500 OPTION*	\$20.00	\$30.00
\$5,000 OPTION*	\$25.00	\$35.00
\$7,500 OPTION*	\$35.00	\$45.00
\$10,000 OPTION*	\$45.00	\$55.00

The benefits and services included in the NACD Protection Upgrade may be amended or deleted at any time at NACD's discretion. Void where prohibited. This program is not available in all states. Not all members will qualify. ***Enrollment in the NACD Advantage Membership is required. Dues listed are monthly.**

By enrolling in the NACD Protection Upgrade, you agree to abide by the terms and conditions of service of each of service provider. You will be provided an opportunity to review the terms and conditions prior to enrollment. For program details, including exclusions and limitations, please visit the website listed on this brochure. 06142011