



Accident Coverage

\$10,000

Accident Medical Coverage

\$4,000

Emergency Air Ambulance

\$10,000

Accidental Death &

Dismemberment

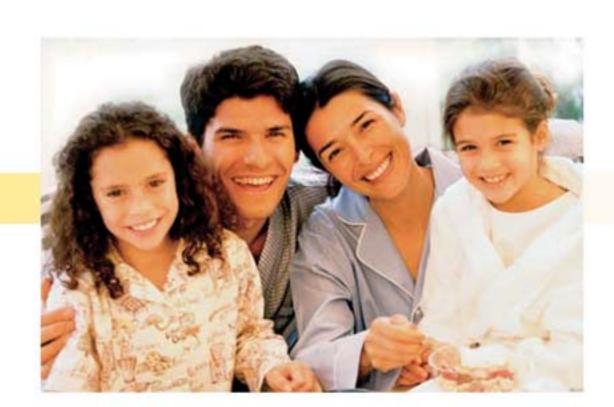
(option 1)

(Rev. 2/09) VAN032

Accident Coverage

OPTION ONE

- \$10,000 Accident Medical Coverage \$250 Deductible
- \$4,000 Emergency Air Ambulance Worldwide Coverage
- \$10,000 Accidental Death and Dismemberment



Weekly Disability Income: If, as a result of injury, the primary member becomes totally disabled, as defined in your certificate of coverage, we will pay the weekly benefit amount of \$150.00. Disability Income starts on date of the first treatment by a doctor which follows the accident causing injury. This benefit begins on the 15th day from the start of the continuous disability. We will pay this benefit amount for as long as the covered primary member is totally disabled from any one accident, but no longer than the maximum number of 26 weeks.

(see benefits description)

OPTION TWO

- \$7,500 Accident Medical Coverage \$250 Deductible
- \$4,000 Emergency Air Ambulance Worldwide Coverage
- \$7,500 Accidental Death and Dismemberment

(see benefits description)

OPTION THREE

- \$5,000 Accident Medical Coverage \$250 Deductible
- \$4,000 Emergency Air Ambulance Worldwide Coverage
- \$5,000 Accidental Death and Dismemberment

(see benefits description)

OPTION FOUR

- \$2,500 Accident Medical Coverage \$250 Deductible
- \$4,000 Emergency Air Ambulance Worldwide Coverage
- \$2,500 Accidental Death and Dismemberment

(see benefits description)

Insurance Benefits provided by Guarantee Trust Life Insurance Company

Benefits Description

Accident Medical Coverage - Any doctor, Emergency Room, Clinic or Hospital: Medical Services means the costs for: Medically necessary treatment by a physician, nurse, dentist, hospital room and board, outpatient surgery, use of an ambulance, dental work to sound natural teeth, drugs, medicines, diagnostic tests and x-rays, oxygen, casts, splints, crutches, blood plasma, treatment performed by licensed medical professional and rental of durable medical equipment. Benefits are excess of other coverage.

\$4,000 Emergency Air Ambulance - Worldwide Coverage: Most 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: 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. Also benefits for loss of limb and sight are shown in the schedule of benefits.

Select Benefit Services Association Discount and Services

The Following are Included with All Four Options

CAR PRICING: • Car leasing, purchasing and referral service • This service is available for new and late-model used cars

CAR RENTAL: • Includes USA, Canada and Europe

LONG DISTANCE: • Great Savings • 24-Hours per day/7 days per week

SHOPPING SPREE: • Over 120 gift items to choose from • Up to \$1,000 in merchandise and services

FLOWERS & GIFT BASKETS: • Includes flowers, gourmet baskets, sweet treats and more

TRAVEL: • Includes car rentals, cruises and more

HOTEL/MOTEL: • Hotel, motel and resort chains nationwide

RV AND MOTORCYCLE RENTAL AND SALES: • Save on motor home and motorcycle rentals • Members can also purchase new and used brand name motor homes, campers, trailers and vans

GROCERY COUPONS: • Stretch your grocery dollars • Enjoy savings with coupons good nationwide

MOVING SERVICES: • Trained planner will help members with their residential, business or office move

FITNESS HEALTH: • Save on national brand exercise equipment • Includes stair climbers, exercise bikes, rowing machines and more

SELECT BENEFIT SERVICES ASSOCIATION ENROLLMENT FORM



Check one.

24 - Hour Accident Plan Options:

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(May 60) I				Initial
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Mail policy to:

Insured

Agent

EXCLUSIONS

(The following exclusions apply only to insurance benefits provided by Guarantee Trust Life Insurance Company)

The 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.
- · 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.
- Suicide, attempted suicide or intentionally self inflicted Injury while sane.
- · Hernia, any type, regardless of cause or slipped femoral capital epiphysis or pathological fracture.
- Injury sustained while committing or attempting to commit a felony.
- 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 intoxication; or the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate sports activity, except as specifically provided.
- 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.
- Injury which occurs while the Insured is on active duty service in any armed forces.
- 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 90 days.

Insurance Underwritten by Guarantee Trust Life Insurance Company: Policy Form GP-1200 or GP-1300

This brochure is an illustration, not a contract. For complete details of all provisions, please read your certificate carefully. Not all benefits may be available in every state.





