

- Many health insurance plans do not pay for the costs of emergency room visits or accidents until their deductible is satisfied.
- Your out-of-pocket expenses for an accident could be \$1000, \$2000, \$5000 or more!
- You can never plan for an accident, but you can plan to have protection in case of one.

AccidentSHIELD will be there for you...

You never know when an accident will happen, but when it does you should be prepared. Ensure your financial peace of mind for a fraction of the cost a single accident will demand. For those without coverage or with a high deductible plan, WBA is an affordable necessity you shouldn't be without. The potential savings it offers more than justifies the cost.

ACCIDENT MEDICAL EXPENSE BENEFITS

Guarantee Trust Life Insurance (GTL) will pay benefits, as defined and limited below for Covered Charges incurred by a Covered Person due to Injury. A Covered Charge is the reasonable and Customary charge for a service or supply which is performed or given under the direction of a Doctor for the treatment of an Injury. A Covered Charge is considered incurred on the date the treatment or service is rendered or the supply is furnished.



Covered Charges are payable only for an Injury:

- for which the first treatment or service is incurred within 12 weeks of the date of the injury; and
- for which expense for all treatment or service is incurred within 52 weeks of the date of the injury.

After the Deductible of \$100 has been satisfied, GTL will pay the Insured 100 Percent of incurred Covered Charges up to the Maximum Benefit Amount of \$5000 or \$10,000, Chosen at Enrollment, Per Injury. Benefit payment is subject to the definitions, limitations, exclusions and other provisions shown below and/or in the master insurance certificate.

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
- Ambulance expense
- Prescription Drugs
- Dental treatment for Injury to Sound Natural Teeth
- Registered Nurse expense.

EXCLUSIONS

This plan 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.
- Treatment of illness, disease or infections, except pyogenic infections or bacterial infections which result from the accidental ingestion of contaminated substances.
- Injury by acts of war, whether declared or not.
- Injury covered by Worker's Compensation or the Occupational Disease Law or mandatory no-fault automobile insurance.
- 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.
- 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 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.
- Covered Charges incurred outside of the United States or its possessions.

ACCIDENTAL DEATH and DISMEMBERMENT, LOSS OF SIGHT, SPEECH and HEARING BENEFIT

The Principal Sum is Your Choice at Enrollment of \$5000 or \$10,000

Loss of Life	The Principal Sum
Loss of Both Hands	The Principal Sum
Loss of Both Feet	The Principal Sum
Loss of the Entire Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of Speech and Hearing	The Principal Sum
Loss of One Hand or One Foot and Entire Sight of One Eye	The Principal Sum
Loss of One Hand or One Foot	One-Half The Principal Sum
Loss of Entire Sight of One Eye	One-Half The Principal Sum
Loss of Speech or Hearing	One-Quarter The Principal Sum

Valuable benefits and peace of mind for WBA Members

The Wholesale Benefit Association (WBA) is a membership organization dedicated to bringing deeply discounted services to families and small businesses all across America. Through the buying-power of the WBA, members enjoy substantial savings for a variety of essential health related services. These services are assembled from the finest providers throughout the country and combined into a single plan.

Association members receive a benefits package containing detailed plan descriptions, instructions, toll-free numbers, and website addresses. The WBA supplies benefits to our members at the lowest possible prices, and continuously seeks additional high-quality service plans to further enhance the overall value each membership provides.

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile handy at all times. Carry it with you at work, on vacation, or just walking in your neighborhood. You'll feel more secure knowing emergency medical personnel will have access to data needed to administer appropriate care.

When you send in your Gateway Medicaid Data Form, it is photographed on microfilm and laminated in a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Only the Gateway Medicaid Data Form will be copied onto microfilm. Separate paper(s) or other forms cannot be accepted; be sure all information appears on the Gateway Medicaid Data Form.

GlobalFit Fitness Program

To help improve member health and well-being, your association has arranged for you and your family to take advantage of the GlobalFit Fitness Program. With the GlobalFit Fitness Program, you can take advantage of:

- Guaranteed Lowest Rates—Up to 60% savings on monthly dues
- Month-to-Month Memberships—No long-term contracts
- Access to over 1,500 top fitness clubs nationwide, including select Bally Total Fitness, Gold's Gym and Ladies Workout Express locations
- Additional discounts for family members
- Membership transfer and freeze options available at selected clubs
- 110% Lowest Price Guarantee

These special rates are available only through GlobalFit and are not offered through the fitness clubs or available to the general public. This offer is made possible only through your association membership. Participation is for new fitness memberships only—memberships are not available to clubs in which you are a current member. Participation for past members may not be available at all clubs.

Vitamin Discount

Nutritional R & D provides a complete line of quality vitamins, nutritional supplements, herbal remedies, and health food products at discount prices. You will also receive information about achieving and maintaining optimum health. As an added benefit, your membership entitles you to a personal consultation about your individual health concerns. Call toll-free if you would like help determining what vitamins and nutrients may benefit your health.

24-Hour Nurse Helpline Plan

In an effort to assist our members to become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Toll-free, confidential availability to registered nurses 24 hours a day.
- Access to a library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet.
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding:
 - Diagnostic and surgical procedures
 - A recently diagnosed medical condition
 - Prescription and over the counter medication information

USA Drug Plan Program

This pharmacy program provides you with preferred pricing for your prescription drug needs. Your discount card is accepted at participating pharmacies nationwide and provides exceptional convenience and savings. This is NOT an insurance program. It is a program that offers immediate discounts at participating pharmacies.

Over 48,000 pharmacies nationwide, including nearly 100 chains, representing more than 80% of all pharmacies in the US. Discounts: Save an average of 46% on generic and 15% on brand named prescription drugs.

Even greater savings can be realized by utilizing our mail order program for medications requiring a 90 day supply.

Wholesale Benefits Association

Marketed Nationally By:
Comprehensive Insurance Agency, LLC
 3601 Algonquin Road – Suite 605
 Rolling Meadows, Illinois 60008

Voice: 847-483-9484 Fax: 847-483-9485

Wholesale Benefits Association - Sales Administration by Comprehensive Insurance Agency, LLC – Rolling Meadows, IL. Guarantee Trust Life Insurance Company (GTL) provides the Accident Medical coverage and Accidental Death and Dismemberment coverage. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in Wholesale Benefits Association. For a complete explanation of actual benefits, limitations, exclusions and other provisions, please refer to the member benefits booklet and the insurance certificate. Benefits subject to change.