

This accident and sickness policy provides cash benefits to help you and your loved ones when needed most.

Protection that works for you

The Accident & Sickness Protector covers you on or off the job, 24 hours a day, 365 days a year. You are the owner of this policy - even if you change employers you can keep your coverage without interruption.

Claims are payable to you and are paid in addition to any other insurance you might have.

Specified Indemnity Benefits Payable for a Covered Accident or Sickness include:	Insured Choice Plan (Plan II)	Spouse/Child Choice Plan (Plan II)
Hospital confinement (per day)	\$165	\$165 / \$82.50

Optional Riders Available			
Outpatient surgery e Major Minor	\$1,000 \$100	\$1,000 / \$500 \$100 / \$50	
Intensive Care (per day)	\$1,250	\$1,250 / \$625	
Emergency Room (per visit; max. 4 visits/year)	\$200	\$200 / \$100	

Just consider that four out of 10 people are treated in hospital emergency rooms annually.¹

