

+ THE BENEFITS OF HAVING ACCIDENT INSURANCE

by Guarantee Trust Life Insurance Company

An accident can happen when you or one of your family members least expect it! GTL's 24 Hour

Accident insurance policy helps provide you with the comfort and the coverage you need for those unexpected expenses.

Guarantee Trust Life Insurance Company (GTL) has designed the 24 Hour Accident policy to provide you with the protection you need with several options to choose from.



ACCIDENT INSURANCE OPTIONS ISSUE AGES 18-69

<p>OPTION 1</p> <ul style="list-style-type: none"> • \$2,500 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$2,500 Accidental Death and Dismemberment 	<p>\$40 FAMILY \$22 SINGLE</p>
<p>OPTION 2</p> <ul style="list-style-type: none"> • \$5,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$5,000 Accidental Death and Dismemberment 	<p>\$54 FAMILY \$28 SINGLE</p>
<p>OPTION 3</p> <ul style="list-style-type: none"> • \$7,500 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$7,500 Accidental Death and Dismemberment 	<p>\$68 FAMILY \$34 SINGLE</p>
<p>OPTION 4</p> <ul style="list-style-type: none"> • \$10,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$10,000 Accidental Death and Dismemberment 	<p>\$82 FAMILY \$40 SINGLE</p>
<p>OPTION 5</p> <ul style="list-style-type: none"> • \$12,500 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$12,500 Accidental Death and Dismemberment 	<p>\$87 FAMILY \$41 SINGLE</p>
<p>OPTION 6</p> <ul style="list-style-type: none"> • \$15,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$15,000 Accidental Death and Dismemberment 	<p>\$90 FAMILY \$42 SINGLE</p>
<p>OPTION 7</p> <ul style="list-style-type: none"> • \$20,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$20,000 Accidental Death and Dismemberment 	<p>\$97 FAMILY \$45 SINGLE</p>
<p>OPTION 8</p> <ul style="list-style-type: none"> • \$25,000 Accident Medical Coverage - \$250 Deductible • \$4,000 Emergency Air Ambulance • \$25,000 Accidental Death and Dismemberment 	<p>\$104 FAMILY \$48 SINGLE</p>

Your Monthly Rate Includes \$10.95 Membership Dues & Discount Medical Plan Option Costs

+ BENEFIT

DESCRIPTIONS

ACCIDENT MEDICAL COVERAGE

Any Doctor, Emergency Room, Clinic or Hospital

Medical Services means the Medically Necessary cost for: Treatment by a Doctor, nurse, dentist, hospital room and board, outpatient surgery, use of an Ambulance, dental work for Injury to sound and natural teeth, drugs, medicines, diagnostic tests and x-rays, oxygen, casts, splints, crutches, blood plasma, treatment performed by a licensed medical professional and the rental of durable medical equipment. Benefits are excess of other coverage.

Total medical expense benefits for a single Accident shall not exceed the maximum benefit amount per Injury shown in your certificate.

\$4,000 EMERGENCY AIR AMBULANCE

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. Benefits for loss of limb and sight are also shown in the schedule of benefits.

AD&D benefits reduce by 50% on a Member's 70th birthday.

