

DISABILITY INCOME (DI)

Disability Income (DI)	
Summary	
Disability Income (DI) provides supplementary income in the event of an accident that results in a disability that prevents the member from working at their regular employment. Benefits are paid weekly after a 90 day elimination period for 26 weeks. This allows the member to pay recurring expenses.	
DISABILITY INCOME WEEKLY BENEFIT	\$ 150
Disability Income Elimination Period	90 Days
Disability Income Max	26 Weeks

Help protect your income and assets from the financial hardship a disabling accident can cause. **TriStar Protector** provides Ameribenefit Association members access to the Disability Income benefit as part of the Group Accident Insurance, underwritten by Guarantee Trust Life Insurance Company.

The **Disability Income Benefit** pays weekly benefit of \$150, not to exceed 60% of your Pre-Disability Earnings, if you become disabled from a covered accident and are unable to work in your usual job.

TERM LIFE INSURANCE

Guarantee issued, term life insurance benefits are available for the any member with no medical information required. Options of \$5,000 or \$10,000 benefit, depending on chosen plan.



Term life insurance benefits are underwritten by Guarantee Trust Life Insurance Company, an A-rated carrier for more than 40 years.

TriStar Protector with Term Life Benefits

One of the premiere benefits of your membership in the AmeriBenefit Association is the Term Life Insurance. Life insurance is one of the most cost-effective ways to safeguard the dreams of future generations. While you could never be replaced, life insurance can help your family weather the financial burden resulting from a loss of income due to your death.

Term life insurance offers effective protection for times when your family needs it the most. Restrictions may apply.

Your life insurance coverage benefits are payable after a Waiting Period of 6 months. During this Waiting Period, benefits are provided for Accidental Death only when death is due to accidental causes.

At ages 65-69, benefit is reduced by 50% and if death is due to accidental causes, an additional 50% Accident only benefit is payable. At ages 70 and over only Accidental death benefit is payable

TriStar Protector

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Welcome To The AmeriBenefit Plan!

ABP is focused on enhancing key areas of our Member's lives - career, personal and general health - by removing the financial and knowledge hurdles that can sometimes stand in the way.



Health Services

For Members who are concerned about their health, ABP delivers a wide variety of medical, fitness and therapeutic resources to help every Member look and feel their best.



Small Business Services

For Members who are entrepreneurs and small business owners, ABP offers important business benefits and resources to help get the job done on time and under budget.



Consumer Services

For Members who are cost-conscious consumers, ABP provides money-saving discounts on everyday items to help make any household budget go further.



Travel Services

Great discounts on travel. It's time you finally take that trip. With your exclusive ABP membership, you can save on hotels, trips and more!

Providing best benefits for you

Through your membership in the AmeriBenefit Plan, you will enjoy numerous Health, Travel, Business and Consumer-related discounts and services.

You can count on the AmeriBenefit Plan to seek out new discounts to add further value to your membership. As always, we invite and encourage your suggestions on ways the AmeriBenefit Plan can be increasingly beneficial to you.

Tristar Protector by AmeriBenefit Plan Association

We are a non-profit association that offers many money saving products and services as well as plans that may help you cover some out of pocket expenses that your Health insurance may not cover.

PROTECTION FOR THE UNEXPECTED

We are a non-profit association that offers many money saving products and services as well as plans that my help you cover some out of pocket expenses that your Health insurance may not cover.

TriStar Protector  
by AmeriBenefit Plan Association

Group Accident Only Insurance *	Basic	Basic Plus	Enhanced	Premium	Elite
ACCIDENT MEDICAL EXPENSE (AME) *					
Maximum Amount Per Accident	N/A	N/A	\$ 5,000	\$ 10,000	\$ 10,000
Deductible per Covered Accident	N/A	N/A	\$ 250	\$ 250	\$ 250
Initial Treatment Period	N/A	N/A	60 Days	60 Days	60 Days
Benefit Period	N/A	N/A	12 Months	12 Months	12 Months
CRITICAL ILLNESS *					
CANCER LUMP SUM BENEFIT RIDER	N/A	N/A	\$ 5,000	N/A	\$ 10,000
LIMITED SPECIFIED DISEASE RIDER for HEART ATTACK and STROKE	N/A	N/A	\$ 5,000	N/A	\$ 10,000
ACCIDENTAL DEATH & DISMEMBERMENT *	N/A	N/A	\$ 5,000	\$ 5,000	\$ 5,000
DISABILITY INCOME WEEKLY BENEFIT *	N/A	N/A	N/A	\$ 150	\$ 150
Disability Income Elimination Period	N/A	N/A	N/A	90 Days	90 Days
Disability Income Max	N/A	N/A	N/A	26 Weeks	26 Weeks
GROUP TERM LIFE INSURANCE *	N/A	\$ 10,000	\$ 5,000	\$ 10,000	\$ 10,000
Association Benefits					
MDLive - (Telemedicine)		X	X	X	X
KarisBill & Health Negotiator			X		X
Prioritize Wellness	X		X	X	X
OptumRx®	X	X	X	X	X
Coast to Coast Vision™	X	X	X	X	X
Vitamin Discounts	X	X	X	X	X
Lab Services	X	X	X	X	X
Safelite	X	X	X	X	X
Imaging	X		X	X	X
UPS	X		X	X	X
Office Depot	X	X	X	X	X
Choice Hotels	X	X	X	X	X
Avis/Budget	X	X	X	X	X
Abenity	X	X	X	X	X
Road side	X			X	X
Hearing Benefits	X			X	X
Lenovo	X			X	X
Stulo-Financial			X		X
Trav Now			X	X	X
Trupoint Tax Services				X	X
MEMBERSHIP FEE					
Individual	\$ 23.95	\$ 29.95	\$ 69.95	\$ 69.95	\$ 99.95
Individual + Spouse	\$ 27.95	\$ 39.95	\$ 109.95	\$ 99.95	\$ 204.95
Individual + Child(ren)	\$ 32.95	\$ 44.95	\$ 99.95	\$ 99.95	\$ 194.95
Family	\$ 37.95	\$ 49.95	\$ 129.95	\$ 119.95	\$ 229.95

\*\*The Group Accident Only Insurance is subject to the terms, definitions, conditions, exclusions, and limitations of the group master policy. All members of AmeriBenefit Association are eligible to receive these benefits. These insurance benefits are underwritten by Guarantee Trust Life Insurance Company, under policy form Series MP 1400 (or MP 1300) and the Group Term Life Insurance on policy form series GLC-3002.

The Cancer Lump Sum Benefit Rider Form Series GRG15CR, and the Limited Specified Disease Rider on Form Series GRG15GAS issues to AmeriBenefit Association. Coverage becomes effective on the date provided in your membership material.

GTL does not provide nor is affiliated with the discount programs provided as part of the membership in AmeriBenefit Association.

Guarantee Trust Life Insurance Company and AmeriBenefit Association are separate legal entities and have sole financial responsibility for their own products.







**TriStar Protector**  
by AmeriBenefit Plan Association

A plan for unexpected out-of-pocket costs associated with accidents, critical illnesses, accident disability and death



Get Four types of coverage in one plan  
TriStar Protector provides AmeriBenefit Association members access to benefits that help cover out-of-pocket costs associated with the things in life you cannot plan for, like accidents, critical-illness diagnoses and accident related Bills and even death as part of the Group Accident Insurance, underwritten by Guarantee Trust Life Insurance Company.

It helps you get well without worrying about medical bills piling up. The **TriStar Protector** membership includes valuable discounts and special offers on a variety of consumer, business and health care programs and services along with Accident and Sickness Limited Benefit insurance to help with out-of-pocket medical expenses. **TriStar Protector** includes benefits to help minimize out-of-pocket health care expenses specifically related to a covered accident, provide cash benefits toward medical services related to a covered accident, protect finances while dealing with a covered critical illness and provide just the right amount of benefits at an affordable price. Term Life insurance, included on all levels, provides an additional layer of protection for family members. Offered with other valuable association benefits and advocacy for small business owners.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	
Accidental Death & Dismemberment Benefit (AD&D)	
Summary	
The Accidental Death & Dismemberment benefit pays the amount shown if you suffer a Covered Loss resulting from a Covered Accident. If you sustain more than one Covered Loss as a result of the same Covered Accident, only the largest available benefit will be paid. If the loss results in death, benefits will only be paid under the Loss of Life benefit provision.	
Principal Sum - Member, Spouse, Child(ren)	\$ 5,000
Schedule of Benefits	
Loss of Life	100%
Loss of Both Hands	
Loss of Both Feet	
Loss of the Entire Sight of Both Eyes	
Loss of One Hand and One Foot	
Loss of Speech and Hearing	50%
Loss of One Hand and One Foot and Entire Sight of One Eye	
Loss of One Hand or One Foot	
Loss of Entire Sight of One Eye	25%
Loss of Speech or Hearing	
Loss of Hearing in One Ear	
*Accident Death and Dismemberment Benefits are provided as shown in the Schedule of Benefits and pays the member or beneficiary up to the benefit amount listed for the member's death or dismemberment due to a Covered Accident.	
Percentages relate to the Principal Sum benefit as shown above for the Primary, Spouse and Child(ren)	

Benefits are provided as shown in the Schedule of Benefits and will pay you or your beneficiary up to the benefit amount listed for the member's death or loss of certain body parts in a covered accident.

**Accidental Death & Dismemberment**  
The Accidental Death & Dismemberment benefit pays the amount shown if you suffer a Covered Loss resulting from a Covered Accident.

ACCIDENT MEDICAL EXPENSE	
Accident Medical Expense Benefit (AME)	
<b>Summary</b>	
The Accident Medical Expense benefit pays for covered charges resulting from a Covered Accident. The first treatment or service must occur within 60 days of the Covered Accident and all subsequent treatments must be incurred within 12 months of the Covered Accident.	
Maximum Amount per Covered Accident	\$ 10,000
Deductible per Covered Accident	\$ 250
Initial Treatment Period	60 Days
Benefit Period	12 Months
<b>Covered Charges</b>	
This benefit pays in excess of any other insurance coverage you may have for the expenses you are charged by a hospital, doctor, or certain other charges, up to a maximum of the amount listed if you are injured in a covered accident. Subject to a \$250 deductible.	

You will receive up to the maximum amount for medical charges due to an accident for a covered injury. Covered charges include Hospital Room and Board, General Nursing Care, Dr Fees for Surgery, Anesthesia services and more.

There is a \$250 deductible per covered accident. (The Accident Medical Expense Benefit does not pay for re injury or complications of an injury caused or contributed to by a condition that existed before the Accident.)

Accident insurance benefits help you prepare for the unexpected and provide an affordable way for individuals and families to be protected from the extra expenses that can come due to an accident. Having access to benefits and resources to assist with unforeseen expenses can help ease the burden; and this is where Accident insurance benefits can help.



- Key advantages include:
- Minimize out-of-pocket health care expenses specifically related to a covered accident
  - Provide cash benefits towards medical services related to a covered accident after a \$250 deductible
  - Protect finances while dealing with covered accidents (on specific memberships ONLY)
  - Provide just the right amount of benefits at an affordable price

### AmeriBenefit Association with Accident Insurance Benefits

The AmeriBenefit Association membership provides members with access to supplemental Group Accident Only Insurance benefits. Having supplemental insurance can help in the event of an unexpected accident.

CRITICAL ILLNESS (CI)	
Cancer Lump Sum Benefit & Limited Specified Disease Riders	
<b>Summary</b>	
Pays a Lump Sum Benefit Amount as shown in the Schedule upon the first diagnosis of a Covered Condition.	
<b>Benefit Eligibility</b>	
Waiting Period	60 days
Pre-Existing Conditions Period	12 Months
Benefit Eligibility for Pre-Existing Conditions	12 Months After Effective Date
Limited Specified Disease Benefit Rider	\$ 10,000.00
Heart Attack	100%
Stroke	
Cancer Lump Sum Benefit Rider	\$ 10,000.00
Cancer Lump Sum Benefit	100%
Cancer means a disease manifested by the presence of a malignancy characterized by the uncontrolled growth and abnormal spread of malignant cells and the invasion of body tissue by such malignant cells. Cancer includes Hodgkin's disease and leukemia. This definition excludes such cancers as: 1. Pre-malignant tumors or polyps; 2. Skin Cancer, except malignant melanoma; and 3. Cancer In Situ	
Cancer will not be a covered condition when advice or treatment is received within the Waiting Period, if any, or prior to the Effective Date, and such advice or treatment leads to the Diagnosis of Cancer. If tissue is extracted during the Waiting Period, if any, or prior to the Effective Date, and results in a Diagnosis of Cancer, this will not be a covered condition. If Cancer is Diagnosed and/or treated within the Waiting Period, or if medical advice is given within the Waiting Period which leads to the subsequent Diagnosis of Cancer after the Waiting Period, the Covered Person has the option to cancel the Rider and receive a refund of all premiums paid on this Rider. For the purposes of this Rider, the date of Diagnosis will be considered to be the earlier of the date of clinical Diagnosis or the date the specimen used to diagnose Cancer is taken.	

This benefit will pay a lump sum benefit amount for the First Ever Diagnosis by a Physician of one of the following covered conditions: Heart Attack, Stroke and Cancer.

There is a 60-day waiting period before you are eligible to receive benefits and a 12-month pre-existing conditions limitation.

The Critical Illness Benefits terminate on the earlier of the member's 65th birthday or when benefits have been paid. After age 65, members may continue in their AME and AD&D benefits, but they will no longer have access to the CI benefits.

In the event of the first diagnosis of a critical illness, **Guarantee Trust Life** will provide a lump-sum, cash benefit to help you pay your out-of-pocket expenses up to the benefit level you choose.

If your medical bill is less than your chosen benefit level, you can use the leftover funds in any way you like. This plan pays benefits for the first diagnosis of covered illnesses.

- Critical Illness Riders:
- Pays lump-sum benefit (ranging from 25% to 100%) upon the first diagnosis of a covered critical illness
  - No deductible to satisfy
  - No network restrictions
  - Amount payable of primary maximum benefit is 50% for a spouse and 25% for a child