

Call: (800)267-8008

AmeriBenefit Plan Association



Protector Plus

Gap Coverage ❖ Accident ❖ Critical Illness ❖ Term Life



Association Member Benefits Provided By



AmeriBenefit Plan

AMERI-BENEFIT MEMBERSHIP LEVELS

BENEFITS (All maximums are per Plan Year)	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Ameri-Benefit Plan Association Through your membership in the AmeriBenefit Plan, you will enjoy numerous Health, Travel, Business and Consumer-related discounts and services. Please refer to the AmeriBenefit Plan Brochure Insert for additional details. Each membership level includes \$5,000 in term life underwritten by Companion Life Insurance Company, Columbia, SC.	✓	✓	✓	✓	✓
Accident Medical Expense Subject to its exclusions and definitions, Zurich will pay the usual and customary expenses for necessary medical services resulting from a covered accident. Payments for necessary medical services will be coordinated with existing medical plans. Eligible expense can include hospital room and board, surgical expenses, outpatient examinations, laboratory tests, surgical expenses, x-rays and ground ambulance.		\$5,000	\$10,000	\$20,000	\$10,000
Accidental Death and Dismemberment <i>Accidental Death:</i> If an insured suffers a loss of life as a result of a covered injury, Zurich will pay the applicable principal sum. The death must occur within 365 days of the covered injury. <i>Accidental Dismemberment:</i> If an injury to an insured results in a covered loss, Zurich will pay the benefit level shown on the schedule in the certificate. The covered loss must occur within 365 days of the accident.		\$5,000	\$10,000	\$20,000	\$10,000
Critical Illness Zurich will pay a benefit directly to the insured upon diagnosis of a covered condition by a physician while the coverage is in force and after the waiting period. Covered conditions include cancer, heart attack, kidney failure, major organ transplant, paralysis and stroke. Rules for pre-existing conditions* and other exclusions may apply. * Pre-existing conditions and limitations may vary on a state-by-state basis. For complete information, please refer to your policy.		\$5,000	\$10,000	\$20,000	
Always refer to the policy for full definitions of benefits and eligible expenses.					
This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, including Zurich American Insurance Company located at 1400 American Lane, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.					
Benefits are not available in CA, CO, CT, FL, HI, ID, KS, KY, LA, ME, MD, MA, MN, MT, NE, NV, NH, NJ, NY, NC, OR, PR, TN, UT, VT, WA, WY. When applicable, the one time non-refundable application fee will be refunded in the following states: AR, GA, IN, MO, ND, SC.					
Member	\$11.95	\$49.95	\$59.95	\$84.95	\$49.95
Family	\$15.95	\$69.95	\$79.95	\$105.95	\$69.95



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Membership benefits include:

- **Medical Script Mailing** - You can now SAVE UP TO 50% on your prescription drug needs through MedScript, the most innovative cost containment prescription program available.
- **SafetyNet Child ID** - By registering your children with a SafetyNet Child ID card, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.
- **Emergency Medical Info Card** – Wallet-size card provides personal medical profile in case of emergency
- **Office Depot**- Up to 36% off already discounted prices on a large selection of items
- **Car Rental Discounts** – Special savings at Alamo, Hertz, Avis, or National
- **Lens Crafters Vision Club** – 20% discount on purchases; 10% discount on eye exams and contact lenses at some outlets.
- **Customized Websites** – 20% discount on customized websites
- **ADP Payroll Processing** – 20% discount on payroll preparation, plus first month FREE
- **Floral Service Discount** – Send flowers anywhere in North America from the website or by phone and receive a 40-60 % discount from most retail flower shop prices
- **Hewlett-Packard** – Discount on computer and digital equipment
- **Springer Collections** – 20% Discount on collection services
- **UPS** – Various discounts on UPS delivery services
- **Discover** – Special rates and services for credit card processing
- **24-Hour Nurse Line** – Provides members and their dependents unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year
- **Emergency Roadside Assistance** – 24-hour nationwide discounted services, includes towing, mechanical assistance, tire changing, fuel delivery, etc.



ZURICH[®]

This brochure is not a contract of insurance. The terms and conditions of coverage will be detailed in the Certificate of Insurance issued once we receive your acceptance. If there are any differences between the terms and conditions of this brochure and the policy issued to you, the Certificate of Insurance will govern. The Certificate of Insurance is governed by the laws of the state in which it is delivered. Certain terms or provisions may be different if required by the laws of that state.

Discount Medical Benefit Disclosures: This plan is NOT insurance. This discount card program contains a 30 day cancellation period.

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