

Now you can help protect yourself and your family with NCOA-Endorsed 4-Way Accident Insurance.



NCOA-ENDORSED

Innovative coverage that grows to meet your family's changing needs.

What makes this NCOA-endorsed plan so innovative is that each benefit grows over the first five years of your membership, while the group rates remain at the same affordable level. By the beginning of year six, your benefits, in all categories of this coverage, will have increased by 50%.

1. Protection against accidental death — up to \$100,000 today, becomes \$150,000 after 5 years!

The loss of a loved one in an accident is especially tragic because it's so unexpected. 4-Way Accident Insurance is a smart and affordable way to add more protection. Your beneficiary will receive the appropriate death benefit when death occurs within 90 days from an injury caused by a covered accident.

2. Daily cash benefits to help meet high hospital costs — up to \$350 a day now, grows to \$525 a day after 5 years!

Not every accident is fatal, but some result in serious hospitalization. Under this plan, you'll receive a daily cash benefit, for up to one full year of confinement, to help you pay the bills not covered by your health insurance after a covered accident. The hospitalization must occur within 90 days of the covered accident. This benefit can be especially helpful with costs for childcare and groceries, as well as bills that add up while you can't work.

3. Daily cash benefits for your recovery after a covered hospital stay — up to \$350 a day now, grows to \$525 a day after 5 years!

Chances are good that an accident serious enough to hospitalize you will leave you unable to work for a few days or even weeks. This daily cash benefit will equal the same number of days as your covered hospital stay up to one full year. This cash benefit can help you pay for follow up medical care, rehabilitation, as well as help you with everyday bills while you recuperate.

4. Up to \$350 a visit for outpatient care, grows to \$525 a visit after 5 years!

If a covered accident requires a visit to a hospital outpatient care unit within 24 hours of the injury, you will receive a cash benefit. This valuable benefit is payable up to six times per year.



*Group rated
exclusively for
Members, spouses
& dependent
children*

You can enroll for any of the 3 plans shown and enjoy 4-way protection from covered accidents.

		1st Year Member	2nd Year Member	3rd Year Member	4th Year Member	5th Year Member	6th Year Member
Preferred Plan	Accidental Death Benefit	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
	Hospital Daily Benefit	\$350/day	\$385/day	\$420/day	\$455/day	\$490/day	\$525/day
	Daily Recovery Benefit	\$350/day	\$385/day	\$420/day	\$455/day	\$490/day	\$525/day
	Outpatient Benefit	\$350	\$385	\$420	\$455	\$490	\$525
Standard Plan	Accidental Death Benefit	\$75,000	\$82,500	\$90,000	\$97,500	\$105,000	\$112,500
	Hospital Daily Benefit	\$250/day	\$275/day	\$300/day	\$325/day	\$350/day	\$375/day
	Daily Recovery Benefit	\$250/day	\$275/day	\$300/day	\$325/day	\$350/day	\$375/day
	Outpatient Benefit	\$250	\$275	\$300	\$325	\$350	\$375
Basic Plan	Accidental Death Benefit	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
	Hospital Daily Benefit	\$150/day	\$165/day	\$180/day	\$195/day	\$210/day	\$225/day
	Daily Recovery Benefit	\$150/day	\$165/day	\$180/day	\$195/day	\$210/day	\$225/day
	Outpatient Benefit	\$150	\$165	\$180	\$195	\$210	\$225

Benefit amounts are based on the number of years you have continuously been a member of NCOA. Also, each eligible family member's protection increases each year based on your membership years, for up to six years.

Here's how benefits for your spouse and dependent children will be paid:

The benefit paid for a covered accident involving dependents of the NCOA Member is calculated by multiplying the percent below by the Member's applicable benefit.

NCOA Member with Covered ¹ :	Percentage of Benefit Paid for:	
	Spouse	Each Child
Spouse, but no covered Child	60%	0%
Spouse and Child(ren)	50%	20%
Child(ren), but no Spouse	0%	40%

¹As determined on the date of the accident.

The purchasing power of NCOA Membership means you pay less.

NCOA Members and their families benefit from the enormous buying strength of all NCOA Members, so you pay less than you would if you were to purchase this coverage individually. Rates and/or benefits may be changed on a class basis.

Your 30 day right to review.

Once you receive your certificate, you have a full 30 days to review your coverage. We want you to be sure this protection is right for you. If for any reason you change your mind, simply return your certificate, your coverage will be cancelled and any premium paid will be refunded, minus any claims paid.



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Termination.

Coverage will end on the earliest to occur: on the date the Master Policy terminates; the Premium Due Date on or next following the date you cease to be an active member of the NCOA; the date you no longer pay your premiums; the date you are no longer in a class eligible for coverage, or the class is cancelled. Your dependent's coverage will remain in effect as long as your coverage is active, premiums are paid, and they meet the eligibility requirements.

Definitions.

Injury means bodily injury resulting: directly from an accident; and independently of all other causes; which occurs while You or Your Dependents are covered under the Policy.

Hospital does not mean any institution or part thereof which is used primarily as: a nursing home, convalescent home, or skilled nursing facility; a place for rest, custodial care, or for the aged; a clinic; or a place for the treatment of mental illness, alcoholism, or substance abuse.

Effective Date.

Your coverage will become effective upon receipt of your enrollment form and first premium payment.

Common Carrier.

Common Carrier means a conveyance operated by a concern, other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee of that concern.

Endorsed by:



Hartford Life and Accident Insurance Company
Simsbury, CT 06089

Questions? Customer Service Specialists are available if you
have questions about this 4-Way Accident Insurance Plan.

Call us at **1-866-599-2656**.

You can find out more about this and other products for NCOA members
by emailing us at **customerservice@driasi.com**.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

You are covered for these types of accidents:

While traveling in an automobile, motor home, truck or while as a pedestrian. NCOA 4-Way Accident Insurance is serious protection from many of the motor vehicle-related accidents that are so common in our busy world. Whether traveling across the country or making a trip to the corner grocery store, you and your family (if insured) will be covered for accidental death or injury while driving or riding in an automobile, motor home, or truck, or as a pedestrian struck by a motor vehicle on a public thoroughfare.

While traveling by aircraft, bus, ship, train or taxicab. You're covered while traveling on any public land or water conveyance operated by a common carrier, including as a passenger on a regularly scheduled commercial passenger airplane. With this valuable protection, you'll enjoy the added financial security while traveling on vacation or on business — wherever life takes you!

Exclusions: The Policy does not cover any loss caused or contributed to by: 1) intentionally self-inflicted Injury; 2) suicide or attempted suicide, whether sane or insane; 3) war or act of war, whether declared or not; 4) Injury sustained while a full-time member of the armed forces (land, water, air) of any country or international authority; (We will refund the pro rata portion of any premium paid for You or Your Dependents while You or Your Dependents are in the armed forces on full-time active duty, for a period of two months or more. Written notice must be given to Us within 12 months of the date You or Your Dependents enter the armed forces); 5) Injury sustained while On any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; 6) Injury sustained while On any aircraft: a) as a pilot, crewmember or student pilot; b) as a flight instructor or examiner; c) if it is owned, operated or leased by or on behalf of the Policyholder, or any Employer or organization whose eligible persons are covered under The Policy; d) being used for tests, experimental purposes, stunt flying, racing or endurance tests; 7) Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens unless as prescribed by or administered by a Physician; 8) Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds; 9) Injury sustained while committing or attempting to commit a felony; or 10) Injury sustained while Intoxicated. Intoxicated means: 1) the blood alcohol content; 2) the results of other means of testing blood alcohol level; or 3) the results of other means of testing other substances; that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred. The Policy does not cover Your Dependent for loss occurring outside of the United States, its territories and protectorates, except while Your Dependent is on vacation or temporary visit for 12 months or less, or Injury which occurs prior to a covered person's effective date under the policy. Benefits will be paid for only one Type of Covered Accident under each Benefit payable under the policy.

THIS IS LIMITED ACCIDENT ONLY COVERAGE.

Underwritten by Hartford Life and Accident Insurance Company, Simsbury, CT 06089.