



Group Accidental Death & Dismemberment Insurance

Help Protect Yourself and Your Family.

Offered through the **MBA Members' Insurance Program**

Who is eligible to receive this benefit?

All MBA members who are under age 70 and actively at work are eligible to apply for coverage for themselves and their Dependent Family including the spouse and unmarried children under age 19, or under age 25 if a full time student.

What benefit plans are available?

Member Only Plan: \$50,000 to \$500,000 in \$25,000 increments.

Dependent Family Plan: If you select the Dependent Family Plan, the level of benefit payable is based on your selected coverage amount and your family situation at the time of the accident. The benefits will be paid as follows for a covered person:

Dependent Family situation	Benefits payable
Spouse and Children	Spouse covered at 40% of the Member's amount of AD&D Insurance, Child (each) covered at 10% of the Member's amount of AD&D Insurance
Spouse only	Spouse covered at 50% of the Member's amount of AD&D Insurance
Children only	Child (each) covered at 15% of the Member's amount of AD&D Insurance

What are the benefits for covered accidents?

This is limited benefit coverage for accidents only. Coverage is not provided for sickness or losses due to sickness. If injuries result in death or dismemberment within one year after the date of the covered accident, the plan provides the following benefits:

For the loss of:	The benefit will be:
Loss of life	Full Amount
Loss of both hands, both feet or sight of both eyes	Full Amount
Loss of one hand and one foot	Full Amount
Loss of speech and hearing in both ears	Full Amount
Loss of one hand or one foot and sight of one eye	Full Amount
Loss of one hand or one foot or sight of one eye	50% of Full Amount
Loss of speech	50% of Full Amount
Loss of hearing in both ears	50% of Full Amount
Loss of thumb and index finger of same hand	25% of Full Amount
Paralysis of one limb	25% of Full Amount
Paralysis of three limbs	75% of Full Amount
Quadriplegia	Full Amount
Paraplegia	75% of Full Amount
Hemiplegia	50% of Full Amount

ADDITIONAL BENEFITS AS PART OF YOUR PROTECTION:

- 1) Exposure and Disappearance Benefit.** An Exposure benefit is paid if the loss of use of hands, feet, thumb, and index finger of the same hand, or paralysis is caused by exposure to the elements and is the result of a covered accident. A Disappearance benefit is paid if you disappear and your body is not found, and the disappearance is the result of a covered accident.
- 2) Safe Driver Benefit.** Your beneficiary will receive an additional 10% of benefit amount (up to \$25,000) if you have a fatal accident and are wearing a seatbelt at the time. An additional 15% to a combined maximum of \$40,000 will be paid if the insured person was also driving in or riding in an automobile equipped with a factory-installed airbag that operated properly upon impact.
- 3) Coma Benefit.** A Coma benefit of 2% of the full benefit amount, per month for up to 12 months, to a maximum of \$24,000, is paid if the insured is in a coma due to a covered accident.
- 4) Education Benefit.** Your children can receive an additional 5% of benefit amount (up to \$5,000) per year for up to four years to continue their education.
- 5) Training Benefit.** Your spouse can receive an additional 5% of benefit amount (up to \$5,000) to attend a professional or trade training program within 30 months of the insured's death.
- 6) Transportation Benefit.** If the insured dies due to a covered accident that occurs at least 75 miles from his/her primary residence, an additional 2% of benefit amount (up to \$2,500) is paid.
- 7) Child Care Benefit.** If you have children under 13, they are eligible to receive an additional 3% of benefit (up to \$2,500) annually for up to six years if you die in a covered accident.
- 8) Elder Care Benefit.** If an elderly relative is dependent on the insured for support and maintenance and the insured dies due to a covered accident, an additional 5% of benefit amount (up to \$5,000) is paid.
- 9) Common Carrier Benefit.** An additional 50% of benefit amount (up to \$50,000) if loss occurs while traveling as a fare-paying passenger or boarding or debarking a licensed common carrier.

- 10) **Burn Disfigurement Benefit.** If the insured suffers disfigurement due to burns covering at least 5% of his/her body due to a covered accident, a benefit of 10% of the full benefit amount to a maximum of \$30,000 will be paid.
- 11) **Rehabilitation Benefit.** If you receive rehabilitation services due to a covered loss within two years of the covered accident, an additional 2% of the full benefit amount (up to \$5,000) is paid.
- 12) **Total and Permanent Disability Benefit.** Your FULL BENEFIT amount is payable if you are totally and permanently disabled, as defined in the certificate, as part of a covered accident. No further benefit would be payable under the group policy for your death or dismemberment.
- 13) **Common Disaster Benefit.** If member and his/her insured dependent spouse die within one year as a result of a common accident due to a covered accident, 100% of the full benefit amount, for a maximum additional benefit of \$50,000 is payable. A Common Accident means the same accident or separate accidents that occur within the same 24-hour period.

ADDITIONAL PLAN PROVISIONS:

Benefit Reduction. Your benefit amount reduces by the lesser of: 50% or \$50,000 at age 70 and 25% or \$25,000 at age 75. Coverage terminates when you reach age 80.

Beneficiary. Your beneficiary is the person last designated by you in writing. Payments for losses other than for your loss of life will be made to you. You are the beneficiary on your dependent(s) insurance under this Plan.

Certificate of Insurance. When you become insured, you will be sent a Certificate of Insurance summarizing your coverage. When you receive this Certificate, read it carefully.

When does coverage begin?

Your coverage will go into effect on the first of the month following the receipt and acceptance of your completed enrollment form and initial premium payment, provided the first premium is paid during the insured's lifetime.

How long will my coverage remain in force?

Your coverage will continue in force unless:

1. you fail to pay the applicable premium when due,
2. you attain age 80, or
3. the Group Master Policy is no longer in force.

Coverage for your dependent spouse and children ends when your coverage stops, when they become ineligible, or when their premiums are not paid.

How much does it cost?

ANNUAL PREMIUM RATES		
Coverage Amount	Member Only	Family Plan
\$25,000	\$10.50	\$16.80
50,000	21.00	33.60
75,000	31.50	50.40
100,000	42.00	67.20
125,000	52.50	84.00
150,000	63.00	100.80
175,000	73.50	117.60
200,000	84.00	134.40
225,000	94.50	151.25
250,000	105.00	168.00
275,000	115.50	184.80
300,000	126.00	201.60
325,000	136.50	218.40
350,000	147.00	235.20
375,000	157.50	252.00
400,000	168.00	268.80
425,000	178.50	285.60
450,000	189.00	302.40
475,000	199.50	319.20
500,000	210.00	336.00

To calculate semiannual, quarterly or monthly rates, divide the rates shown by 2, 4, or 12 respectively. If you wish to pay monthly, your premiums must be deducted automatically from your checking account. Please complete the Automatic Payment Option Form and return it with your application.

PLEASE NOTE: The underwriter reserves the right to change premium rates on any premium due date.

Underwritten by ReliaStar Life Insurance Company. Group policy HP010GP.

What are the exclusions?

No benefit is paid for loss directly or indirectly caused by any of the following:

- An accident occurring before the Effective Date of the Group Policy.
- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. Exception: Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- An accident which occurs while in the military service for any country or government.
- An accident which occurs while committing or attempting to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer.
- The insured person's intoxication. Intoxication means an individual's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

See your Certificate of Insurance for details.

HOW TO APPLY

Please complete, sign and date the enclosed enrollment form, and mail it along with your first modal premium to the address below. Please make your check payable to Selman & Company:

MBA MEMBERS' INSURANCE PROGRAM
6110 Parkland Blvd.
Cleveland, Ohio 44124
1-800-556-7614
enrollment@selmaninsurance.com

This brochure explains the general purpose of the insurance described, but in no way changes or affects the certificate as actually issued. In the event of a discrepancy between this brochure and the certificate, the terms of the certificate apply. All benefits are subject to the terms and conditions of the group policy.

THE ADMINISTRATOR

For more than 30 years, associations across the country have looked to Selman & Company for specialized insurance protection. As the administrator for your endorsed insurance plan, our responsibilities are to provide you with a strong, valuable plan of benefits, competitive rates, and the personal service you require.

THE ORGANIZATION BEHIND THE COVERAGE

ING Association Sales offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of association members and their employees. It offers insurance programs to more than 250 professional associations and their members nationwide.

Insurance products provided by ReliaStar Life Insurance Company, which is a wholly owned, indirect subsidiary of ING Groep N.V. ING is a global financial institution of Dutch origin offering banking, investments, life insurance and retirement services to over 85 million private, corporate and institutional clients in over 40 countries. (ING Group annual Report, 2008.) Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Insurance underwritten by:
ReliaStar Life Insurance Company
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Minneapolis, Minnesota 55401

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