## Disability Income Insurance for all qualifying association members

### Important plan details

You are eligible to apply for this plan if you are a member in good standing under age 60, not in active military service, and work at least 30 hours a week. Acceptance into this plan is subject to evidence of insurability as determined by the underwriting company. Depending upon the amount of coverage applied for, it may be necessary for you to have a paramedical exam, blood test and urinalysis, all of which will be conducted at your convenience with no cost to you. You must be actively at work on the date insurance is to take effect. If you are not, insurance will take effect on the date you return to work.

**RENEWAL:** This coverage is renewed by paying the renewal premium applicable for your particular age. The policy will end only if you do not pay the premium when due, enter active military duty, reach age 70, cease to be actively engaged full time in your profession for reasons other than total disability, are no longer a resident of the U.S. or travel abroad for longer than three months, the group policy ends, you cease to be a member of the association or the association ceases to sponsor the plan.

**EXCLUSIONS:** This plan does not cover disabilities related to: suicide or attempted suicide, while sane or insane; war or any act of war whether declared or undeclared; service in the armed forces of any country or authority; intentionally self-inflicted injury; pregnancy that begins less than 30 days after the effective date of your insurance; participation in the commission or attempted commission of a felony; confinement in a penal or correctional institution; or traveling in or flying any aircraft operated by or under the direction of the military or in any aircraft being used for any test or experimental purpose. In addition, an insured person will not be entitled to benefits for two disabilities at the same time.

**IMPORTANT:** This is a brief description of coverage provided under group policy number G-610,072, form number G-24021, and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the Certificate of Insurance for details. Coverage may vary or may not be available in all states. For information about other plans, rates and discounts available under this disability income program, contact the program administrator.


Administered by:

REGIONS INSURANCE
Member Regions Insurance Group

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Underwritten by:

**The United States Life Insurance Company in the City of New York**
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**For more information call**
**888-272-6656**
**or 1-501-664-8791**


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# If you suddenly couldn't work – what then?

# Group Disability Income Insurance

for members of the Arkansas Society of CPAs

asCPA

# Choose this disability plan to help safeguard your financial health

Your income-earning ability is one of your key financial assets. The loss of it, through sudden and unexpected disability, could well mean financial hardship for your family. You can help prevent this by enrolling in this disability income insurance plan.

The next few minutes you spend reading about this excellent coverage could have a significant and positive affect on your life later on. No one knows when or how disability may strike, but an umbrella of insurance protection like this could soften the impact.

You are eligible to apply for this plan if you are a member in good standing under age 60, and are actively working at least 30 hours per week.

The plan pays benefits to age 65 for disabilities that begin before age 63, and for 24 months for disabilities that begin on or after age 63.

## Collect full benefits even if you can perform a job other than your own

This plan pays **full** benefits if you are totally disabled due to an injury or sickness and are unable to perform the substantial and material duties **of your regular occupation**. You must be receiving regular medical care from a physician.

## Choose the amount you need to cover your monthly expenses

If you are under age 50, you may apply for up to $10,000 in disability income per month. If you are age 50 to 54, you may apply for up to $6,000 per month; if age 55 to 59, you may apply for up to $3,000 per month. The elected amount applied for may not exceed 70% of your basic monthly pay.

## Select the waiting period that's right for you

This plan gives you the flexibility to choose the waiting period before benefit payments begin that's most comfortable for you, from 60, 90, 180 or 365 days.

## Plan includes a survivor benefit

If you die while totally disabled, having been disabled for at least 12 consecutive months and receiving monthly benefits, your beneficiary will receive additional benefit payments for up to three months, until the maximum benefit period ends or the beneficiary dies, whichever is soonest.

**We encourage you to take a moment to consider how much this disability income protection could mean to you and your family should you be unable to work due to a disability.**

Highlights of this plan include:

- Your own occupation protection
- A choice of benefit and waiting periods
- Survivor benefit
- Optional benefits to help you customize a plan that meets your individual needs
- No benefit reductions for other insurance
- Accidental death and dismemberment benefit
- Coverage up to age 70


**See inside for more details and your economical group cost** >>>

# This plan pays you a monthly benefit if you become disabled and unable to work

## Many benefits are included with your disability income coverage:

- Medical or surgical treatment of non-disabling injuries to a maximum of one-quarter your monthly benefit, provided no other indemnity is payable under the policy.
- Policy includes a $1,000 accidental death and dismemberment benefit. You receive benefits for accidental loss of life, limbs, sight, speech or hearing, thumb and index finger, as outlined in the policy.
- Premium payments are waived while the policy is in force after you have received total disability benefits for six continuous months, provided the disability begins prior to age 60. This continues for as long as you continue to receive benefits. When you stop receiving monthly benefits, premiums must again be paid when due.
- For mental or nervous disorders, alcoholism, or drug addiction, benefits will be paid for up to 24 months if you are disabled prior to age 63. On or after age 63, benefits are payable for 12 months or to age 65, whichever is greater.
- Loss or disability due to normal pregnancy is treated as any other illness, provided the pregnancy begins 30 or more days after the effective date of the policy.
- Benefits are paid regardless of other insurance with no offsets for Social Security.
- A rehabilitation program is also available to policyholders.

## 30-day free look

If you change your mind, you can return your Certificate of Insurance within 30 days after receiving it and obtain a full refund of your premium.

## Disability Income Insurance

### Plan 65/65:

This plan pays accident or sickness benefits to age 65 for disabilities which begin prior to age 63; and for 24 months for disabilities which begin on or after age 63.

*Semi-Annual Premium Rates per $1,000 of monthly benefit:*

| | Attained Age | | | | | |
|---|---|---|---|---|---|---|
| WAITING PERIOD | Under 30 | 30-39 | 40-49 | 50-59 | 60-64* | 65-69* |
| 60-Day | $ 50.90 | $ 67.76 | $111.89 | $180.21 | $185.44 | $211.24 |
| 90-Day | 40.91 | 54.45 | 89.91 | 144.81 | 145.44 | 165.68 |
| 180-Day | 37.27 | 49.61 | 81.92 | 131.94 | 119.99 | 136.69 |
| 365-Day | 32.72 | 43.56 | 71.93 | 115.85 | 94.54 | 107.69 |

### Plan 5/2:

This plan pays a monthly benefit for 60 months for disabilities due to an injury which begin prior to age 60; to age 65 for disabilities which begin after age 60, but prior to age 63; and for 24 months for disabilities which begin after age 63. For disabilities due to sickness, this plan pays a monthly benefit for 24 months for disabilities which begin before age 63; and for the greater of 12 months or to age 65 for disabilities which begin on or after age 63.

*Semi-Annual Premium Rates per $1,000 of monthly benefit:*

| | Attained Age | | | | | |
|---|---|---|---|---|---|---|
| WAITING PERIOD | Under 30 | 30-39 | 40-49 | 50-59 | 60-64* | 65-69* |
| 60-Day | $ 28.05 | $ 37.59 | $ 65.39 | $115.57 | $173.35 | $211.25 |
| 90-Day | 22.00 | 29.48 | 51.28 | 90.64 | 135.96 | 165.68 |
| 180-Day | 18.15 | 24.33 | 42.31 | 74.78 | 112.17 | 136.69 |
| 365-Day | 14.30 | 19.17 | 33.34 | 58.92 | 88.38 | 107.70 |

* Rates for age 60 and older are for renewal purposes only.

These rates apply when the insurance becomes effective and are adjusted for attained age upon renewal. Coverage terminates when you reach age 70. Monthly benefits in excess of $2,200 are reduced to $2,200 upon attainment of age 65 if not disabled. For questions concerning rates, please call Regions Insurance at 1-888-272-6656.

A $1.00 semi-annual premium will be added for the included $1,000 accidental death and dismemberment coverage, and $1.00 will be added for the semi-annual billing fee.

## Customize your plan with optional benefits

On the enclosed application under "Optional Riders," you can check any of the following optional benefits you would like your plan to include for an additional premium.

- ***Residual (Partial) Disability Benefits*** are payable when you are not totally disabled, but you suffer an income loss of at least 20 percent from pre-disability earnings as a result of a covered disability and you are unable to perform one or more of the substantial and material duties of your occupation; or you are unable to perform the substantial and material duties of your occupation for as much time as is normally required to perform them. You must be receiving regular medical care from a physician and you must not be receiving total disability benefits under the group policy. The benefit is a percentage of your monthly total disability benefit and is equal to the percentage of income loss from the pre-disability earnings.

  Semi-annual premium per $1,000 monthly benefit (90-day waiting period):

  | Under 30 | 30–39 | 40–49 | 50–59 | 60–64 |
  |---|---|---|---|---|
  | $9.00 | $15.80 | $26.50 | $43.30 | $41.80 |

- ***Cost of Living Adjustment Option*** increases your monthly benefits for total and residual disability based on the Urban Consumer Price Index, or CPI-U. During any continuous period of total or residual disability of at least one year, the insurance company will adjust the calculation of the monthly benefit.

  Semi-annual premium per $1,000 monthly benefit:

  | | Under 30 | 30–39 | 40–49 | 50–59 | 60–64 |
  |---|---|---|---|---|---|
  | TOTAL DISABILITY | $16.00 | $26.00 | $59.00 | $100.00 | $53.50 |
  | TOTAL RESIDUAL DISABILITY | $18.50 | $32.00 | $73.50 | $122.50 | $64.50 |

- ***Hospital Indemnity Benefit*** pays a daily benefit for each day you are confined in a hospital for covered injuries or sickness, up to 365 days. Benefits are paid from the first day of hospitalization (not payable for normal pregnancy). You must continue to be confined and receiving medical care and regular attendance by a physician in order for daily benefits to be payable.

  Semi-annual premium per $100 daily benefit:

  | Under 30 | 30–39 | 40–49 | 50–59 | 60–64 |
  |---|---|---|---|---|
  | $50.00 | $57.50 | $87.50 | $135.00 | $220.00 |

- ***Guaranteed Purchase Option*** enables you to increase your original monthly disability benefit without having to provide evidence of insurability. You can increase this benefit by 25 percent of the original amount on the second, fourth, sixth and eighth anniversaries of the renewal date up to the maximum available to the group. The increased benefit won't apply to any continuous period of total or residual disability that begins before any of these anniversary dates. If you are totally or residually disabled on any anniversary date, this option will be available to you when that disability ends. The premium rate for this option is 4 percent of the sum of the base coverage amount. Base coverage includes Residual (Partial) Disability Benefits and Cost of Living Adjustment options.
- ***Recovery Benefit Option*** gives you a lump sum recovery benefit upon your return to work following a period of total disability that equals from one-fourth to three months' disability payments if you were totally disabled and received benefits for 45 days or longer.

  Semi-annual premium per $1,000 monthly benefit (90-day waiting period):

  | Under 30 | 30–39 | 40–49 | 50–59 | 60–64 |
  |---|---|---|---|---|
  | $22.50 | $26.00 | $33.00 | $51.00 | $77.50 |

- ***Loss of Use of Hand Option*** pays you the lump sum benefit you select, $25,000 or $50,000, for the permanent loss of use of your hand(s), arm(s) or finger(s) by a covered injury, if that loss wholly prevents you from practicing in your occupation. This benefit pays in addition to any partial or total disability benefits you receive from this plan, after receiving benefits for a period of 12 consecutive months and providing proof that the loss of use is permanent.

  Semi-annual premium per $25,000 benefit:

  | Under 30 | 30–39 | 40–49 | 50–59 | 60–64 |
  |---|---|---|---|---|
  | $4.70 | $5.45 | $6.00 | $7.80 | $9.65 |

- ***Accidental Death and Dismemberment Option*** enables you to increase your accidental death and dismemberment coverage from the $1,000 included in this plan up to $100,000, in $10,000 increments. The semi-annual premium for each $10,000 in coverage is $1.75.

## Apply today

1. Complete the brief application included with this brochure. Please be sure to write in the monthly benefit amount you want and check the waiting period and optional benefit riders you want your plan to include.
2. Date and sign the application.
3. Mail it back to us in the postage-paid envelope provided.

**There's no need to send payment with your application.** If your application is approved, your Certificate of Insurance will be sent to you along with a premium notice. Your coverage will begin on the date your application is approved, as long as your premium is paid within 30 days after receiving your Certificate of Insurance.

## Don't wait to add this insurance protection to help safeguard your livelihood

If you have any questions, please contact our insurance specialists at 1-888-272-6656.

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