Accidental Death & Dismemberment with Critical Illness and Group Accident Only Insurance
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At Health Depot, we are committed to providing premier customer service and maintaining relationships of trust with all of the people we serve—including our members, carriers and business partners.

We provide access to affordable health and consumer benefits to the people who need these products most—entrepreneurs, self-employed professionals and contractors. We are also dedicated to empowering our members with valuable resources, information and support to guide them in making their personal and professional lives easier and more fulfilling.

Health Depot offers only the most valuable solutions from trusted names in the consumer products and benefits industry. We work closely with our business partners and vendors to ensure that these products meet our extremely high quality standards.

Vision & Values
Create a community of people who collectively help one another socially by interacting and exchanging ideas with one another, financially by leveraging the power of the group to acquire benefits and services, and physically by providing support, information and benefits related to individual health.

Well-being, Diversity, Discovery, Caring, & Integrity

- We believe in making our members more comfortable, healthy, and happy.
- We recognize that every member is different; each one shaped by unique life experiences with different needs for well-being.
- We promote education and learning new ideas for our members.
- We understand, empathize with, are compassionate toward, and meet the needs and requests of our members.
- We do what is right, are accountable for, and take pride in our actions in everything we do for our members.
Health Care Discounts
The ScriptSave Prescription Savings Card provides access to discounted prescription drug prices. All household members can use the same card – including pets, if the pet medication is a common drug that is also used by people. There are no limits on how many times members and their family can use the card. Locate participating pharmacies and look up drug pricing at www.hdax.com.

Features

- Save from 15% to 75%, with average savings of 44% (based on 2014 national program savings data)
- Accepted at over 62,000 participating pharmacies nationwide, including major chains and independent pharmacies
- Can be used for all prescription drugs, both brand-name drugs and generics
- Members will always receive the lowest price available on their prescription purchase

Savings

- **FAMILIES WITH LIMITED OR NO PRESCRIPTION COVERAGE** can reduce out of pocket costs
- **INDIVIDUALS WITH PRESCRIPTION COVERAGE** can reduce the cost of medications that are not covered
- **SENIORS WITH MEDICARE PART D** can save on prescriptions that are EXCLUDED from coverage

Honored at Over 62,000 Participating Pharmacies, Including:

- Walgreens
- DUANEreade
- CVS pharmacy
- RITE AID PHARMACY
- Walmart
- TARGET pharmacy
- Kroger

Plus Thousands of Additional Chains and Independent Pharmacies Nationwide.

**DISCOUNT ONLY - NOT INSURANCE.** Discounts are available exclusively through participating pharmacies. The range of the discount will vary depending on the pharmacy or provider chosen and services rendered. The program does not make payments directly to the pharmacies or providers. Members are required to pay for all health care services.
For Agent Use Only

AirMed Emergency Medical Air Transport

Around the clock and around the globe, lifesaving air medical transport is there for you

What if a medical emergency occurred while you were hours from home – or halfway around the globe? It’s a frightening situation that happens all too often. Fortunately, your Health Depot membership includes air medical transportation coverage from AirMed. Wherever you are and whatever the medical need, you have seamless access to the highest level of acute care provided by the leading air medical company in North America.

AirMed transports you or your covered dependents to the hospital of your choice as quickly as possible. AirMed maintains a fleet of dedicated medical aircraft -- ICU-equipped jets, all staffed with highly trained doctors, nurses and respiratory therapists. It offers the most experience in the industry, having completed 20,000-plus missions spanning 150 countries. And, it is the only provider with every major worldwide certification, including U.S. Department of Defense air carrier status.

Immediate, coordinated response

From the second you contact AirMed, a team of seasoned experts springs into motion. They immediately begin all necessary coordination of your medical, security or transport needs. You and your dependents are covered with these services 24/7/365:

- Access to a medical consultant
- Pre-trip planning assistance
- Your choice of hospital
- Dedicated patient advocacy
- Arranged medical transport
- Advice on security risks

Critical advantages:

- **The fastest and safest transport** – Founded on top-notch medical logistics across the globe
- **Worldwide medical evacuation** – Transport back to the patient’s hospital of choice whether abroad or as close as 150 miles from home
- **Commercial medical assistance** – For situations when a patient has the ability to travel commercially but requires medical assistance
- **24/7 medical services hotline** – On-call nursing staff answer medical-related questions day and night
- **Transportation of mortal remains** – Even in the worst circumstances, count on AirMed for expert, compassionate logistics and care

At home or abroad, the entire suite of AirMed medical transport benefits is available to Health Depot members without deductibles, claim forms or out-of-pocket expenses.
Consumer Discounts
## Consumer Discounts

### Retail Benefits
Through this online shopping site, members can earn up to 40% cash back at more than 5,000 leading merchants and save even more with coupons that can be used instantly in-store. Shop at popular stores like Walmart, Target, Best Buy, Crate & Barrel, Gap, Banana Republic, Champs Sports, Home Depot, Macy’s and JCPenney. Book travel (airfare, hotels, rental cars, and more) through featured sites like Travelocity, Orbitz, Hotels.com, Priceline and Expedia.

### Gym America
Online access for personalized meal plans tailored to your needs, interactive tools for keeping you on track with fitness and nutrition goals, smart weekly shopping lists and much more for a special price.

*GymAmerica.com is a proprietary Web property of Genesant Technologies, Inc.*

### GlobalFit Gym Network
Members receive discounted gym memberships at more than 10,000 gyms nationwide including, 24 Hour Fitness, Bally, Curves, Anytime Fitness, plus regional chains (New York Sports Clubs, etc.) and local favorites. Members can also take advantage of exclusive member savings on home exercise products, Nutrisystem, exercise videos and health coaching.

### True Car Auto Buying Service
Save time and money shopping for a new or used car through True Car. Members receive exclusive pricing, price protection and a hassle-free buying experience at thousands of Certified Dealers.

### Car Rental Discounts
Take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.

*Note: Some blackout dates and restrictions may apply. 24-hour advance reservations are required.*

### Massage Envy
A spa day isn’t just a way to pamper yourself—a massage can also offer health benefits to many people. Whether you suffer from chronic pain such as headaches and back issues or have a high-stress life, a massage may help. Members receive up to 20% off many of the plans and services at Massage Envy.

### 1-800-flowers
Save 15% when you order flowers and gifts from 1800flowers.com, either online or by phone. You’ll enjoy top-quality customer service with same-day delivery on many items.

### Moving Discounts
Cord North American, an agent for North American Van Lines, offers members valuable discounts on moving and relocation services while providing the highest level of service and customer satisfaction.

### Magazine Discounts
Save up to 85% off regular subscription rates on popular titles through Magazineline.com and Magazines.com, Inc.

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Guarantee Trust Life Insurance Company (GTL) provides the Group Accident Only insurance. Unified Life Insurance Company underwrites the AD&D with Critical Illness insurance. Neither GTL nor Unified Life provide or are affiliated with the discount programs provided as part of the Health Depot membership.
Business Solutions
<table>
<thead>
<tr>
<th>Business Solutions</th>
</tr>
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</table>
| **ADP Payroll Processing**  
Members can access a 25% discount on processing costs and a free month of payroll processing. In addition, the one-time setup fee will be waived. |
| **HP Computer and Technology Products**  
HP offers members affordable pricing on business and home office products. Members receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more. |
| **NAC Web Services**  
Members can access discounts on website development and maintenance as well as web hosting. Their experienced staff of programmers and graphic designers offer creative and intuitive websites custom-built to your specifications. |
| **Office Depot/Max Office Supplies**  
Members save 15% off hundreds of office supplies and 60% off printing online, by phone/fax, or in stores. Members also receive additional monthly special offers and incentives, as well as free next day delivery on qualifying orders of $50 or more (reduced shipping costs for lesser orders). |
| **Penny Wise Office Supplies**  
Members receive the guaranteed lowest prices on over 20,000 office products and additional savings when orders are placed online. Fast, free shipping is also virtually guaranteed from the 40 Penny Wise distribution centers nationwide. |
| **UPS Shipping**  
Members receive discounts on UPS delivery services for a variety of next day, 2-day and 3-day shipping options. |
| **Sprint Wireless Services**  
With Sprint Wireless Services, new subscribers can have unlimited freedom, better choice of plans and up to $250 in service credits. If you are with another carrier, Sprint will help you determine the best plan and best time to switch. Members receive discounts on most rate plans, select Sprint accessories, 3G/4G data solutions, mi-fi and hot spot devices. |
| **Sherwin Williams**  
Members receive exclusive discounted pricing of up to 40% on key product lines such as paint and accessories. Free next day delivery, electronic and centralized invoicing. |
| **FedEx Shipping**  
Members can save up to 54% off list rate Priority & Standard Overnight; Save up to 39% off list rate Express Saver; Save up to 53% off list rate on select FedEx Ground® services plus other options! |

Guarantee Trust Life Insurance Company (GTL) provides the Group Accident Only insurance. Unified Life Insurance Company underwrites the AD&D with Critical Illness insurance. Neither GTL nor Unified Life provide or are affiliated with the discount programs provided as part of the Health Depot membership.
About Peak Accident Protection
### Peak Accident Protection Membership Plans

Supplemental accident and critical illness insurance provides cash benefits to help cover unexpected out-of-pocket expenses. Health Depot’s Peak Accident Protection membership has a variety of supplemental insurance plan options to choose from:

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AD&amp;D with Critical Illness + Accident Medical Expense + Accidental Death &amp; Dismemberment</strong></td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Accident Medical Expense + Accidental Death &amp; Dismemberment</strong></td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>AD&amp;D with Critical Illness</strong></td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

This is a brief overview of the benefits provided by the Peak Accident Protection memberships. Accident Medical Expense (AME) and Accidental Death & Dismemberment (AD&D) insurance benefits are underwritten by Guarantee Trust Life Insurance Company (GTL), and AD&D with Critical Illness benefits are provided by Unified Life Insurance Company. Please review the remainder of this guide carefully for full details including association benefits, eligibility requirements, carrier information, terms & conditions and limitations & exclusions.
Peak Accident Protection membership provides members with access to supplemental Critical Illness and/or Group Accident Only Insurance benefits. Having supplemental insurance can help in the event of an unexpected accident or critical illness. Best of all, members can use the cash benefits however they choose— for out-of-pocket medical expenses, transportation costs, help with child care, meals or other household duties or even to pay routine monthly bills.

Critical illnesses are striking more Americans every single year. Approximately 1.7 million people in America will be diagnosed with cancer¹, about 720,000 will have a first-time heart attack and 610,000 will experience their first stroke². Centers for Disease Control and Prevention reports the number of emergency department visits for Unintentional Injuries in the U.S. is 30.6 million³.

Due to advances in medical and emergency care, your chances of surviving a critical illness or accident have improved. But survival can come with a steep cost. Although most health insurance plans will pay a large percentage of medical expenses, there are many out-of-pocket costs that may not be covered, such as deductibles, coinsurance and copays, as well as non-medical expenses such as mortgage/rent, lost income and other personal expenses.

1. American Cancer Society, Cancer Facts and Figures, 2018
2. American Heart Association, Heart Disease and Stroke Statistics 2018 At-a-Glance
3. Centers for Disease Control and Prevention, National Hospital Ambulatory Medical Care Survey: 2014 Emergency Department Summary Table 17

Whatever the circumstance, Peak Accident Protection may be the answer your clients are looking for.
Peak Accident Protection Eligibility Requirements

- Between the ages of eighteen (18) and sixty-four (64); up to seventy (70) for AME/AD&D only
- Reside in an available state
- Dependent children must be under age twenty-six (26)

*ID only offers 2 coverage elections for the AME-AD&D plans: Member and Member + Spouse. Coverage for dependent child(ren) is not available in ID.

**AD&D/Ci Not Available in AK, CO, CT, DC, HI, IN, KS, ME, MD, MA, MN, MO, MT, NH, NY, NC, ND, OR, RI, SD, UT, VT, WA.

Accident Medical Expense (AME) and Accidental Death & Dismemberment (AD&D) Not Available in AK, HI, ME, MD, MN, MO, MT, NV, NH, NY, NC, OR, SD, UT, WA. *ID only offers 2 coverage elections for the AME-AD&D plans: Member and Member + Spouse. Coverage for dependent child(ren) is not available in ID.

AD&D/Ci, Accident Medical Expense (AME) and Accidental Death & Dismemberment (AD&D) Not Available in AK, CO, CT, DC, HI, IN, KS, ME, MD, MA, MN, MO, MT, NV, NH, NY, NC, ND, OR, RI, SD, UT, VT, WA. *ID only offers 2 coverage elections for the AME-AD&D plans: Member and Member + Spouse. Coverage for dependent child(ren) is not available in ID.
Peak Accident Protection Insurance Benefits
Guarantee Trust Life Insurance Company

With more than 80 years of experience in the insurance industry, Guarantee Trust Life Insurance Company (GTL) has a proud heritage of providing excellent service and superior insurance products to individuals, families and groups across the country.

GTL believes in doing business the right way. They have a consistent track record of successfully delivering on their promises and preserving the trust that their partners, employees and policyholders place in them.

Their mission is to be recognized as a highly-competent, mid-sized mutual insurer, who by bridging timeless virtues with current best business practices, is effective in marketing targeted life and health products across the country.

Growing Strong
Guarantee Trust Life Insurance Company’s current financial condition is the strongest ever. In 2016†, GTL posted record operating gains while growing surplus by 10 percent, assets by 11 percent, reserves by 12 percent. 97% of the bonds they hold are designated “Highest Quality” (Class 1) or “High Quality” (Class 2) by the National Association of Insurance Commissioners (NAIC).

Guarantee Trust Life Insurance is a mutual legal reserve company located in Glenview, IL, licensed to conduct business in 49 states and the District of Columbia.

† Guarantee Trust Life Insurance Company, Annual Statements 2015-2016
## Group Accident Only Insurance Benefits

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>**Accident Medical Expense Benefit (AME)**¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accident Medical Expense Limit</td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Deductible per Covered Accident</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Initial Treatment Period</td>
<td>60 Days</td>
<td>60 Days</td>
<td>60 Days</td>
<td>60 Days</td>
</tr>
<tr>
<td>Benefit Period</td>
<td>12 Months</td>
<td>12 Months</td>
<td>12 Months</td>
<td>12 Months</td>
</tr>
<tr>
<td><strong>Covered Charges</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital room and board, and general nursing care, up to the semi-private room rate.</td>
<td>up to $2,500</td>
<td>up to $5,000</td>
<td>up to $7,500</td>
<td>up to $10,000</td>
</tr>
<tr>
<td>Hospital miscellaneous expense during Hospital Confinement or for outpatient surgery under general anesthetic, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services and supplies.</td>
<td>up to $2,500</td>
<td>up to $5,000</td>
<td>up to $7,500</td>
<td>up to $10,000</td>
</tr>
<tr>
<td>Doctor’s fees for surgery</td>
<td>up to $2,500</td>
<td>up to $5,000</td>
<td>up to $7,500</td>
<td>up to $10,000</td>
</tr>
<tr>
<td>Anesthesia services</td>
<td>up to $2,500</td>
<td>up to $5,000</td>
<td>up to $7,500</td>
<td>up to $10,000</td>
</tr>
<tr>
<td>Doctors’ visits, inpatient and outpatient, each visit</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td>Hospital Emergency care</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>X-ray and other diagnostic tests</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Ambulance expense</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Dental treatment for Injury to Sound Natural Teeth</td>
<td>$250 per tooth up to a maximum of $500</td>
<td>$250 per tooth up to a maximum of $500</td>
<td>$250 per tooth up to a maximum of $500</td>
<td>$250 per tooth up to a maximum of $500</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$60 for first visit; $30 for each visit thereafter</td>
<td>$60 for first visit; $30 for each visit thereafter</td>
<td>$60 for first visit; $30 for each visit thereafter</td>
<td>$60 for first visit; $30 for each visit thereafter</td>
</tr>
<tr>
<td>Registered Nurse expense</td>
<td>up to $2,500</td>
<td>up to $5,000</td>
<td>up to $7,500</td>
<td>up to $10,000</td>
</tr>
</tbody>
</table>
### Group Accident Only Insurance Benefits

**GROUP ACCIDENT ONLY INSURANCE PLANS**
Underwritten by Guarantee Trust Life Insurance Company
Policy Form MP-1400 (or MP-1300) issued to Health Depot Association

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accidental Death &amp; Dismemberment Benefit (AD&amp;D)</strong> ²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Sum - Member, Spouse, Child(ren)</td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

#### Schedule of Benefits

<table>
<thead>
<tr>
<th>Loss of Life</th>
<th>100%</th>
<th>100%</th>
<th>100%</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Both Hands</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of Both Feet</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of the Entire Sight of Both Eyes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of One Hand and One Foot</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of Speech and Hearing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of One Hand or One Foot and Entire Sight of One Eye</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of One Hand or One Foot</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Loss of Entire Sight of One Eye</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of Speech or Hearing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of Hearing in One Ear</td>
<td>25%</td>
<td>25%</td>
<td>25%</td>
<td>25%</td>
</tr>
</tbody>
</table>
**Disclaimers, Exclusions & Limitations**

**AME-AD&D Disclaimers**

The Accident Medical Expense benefit and Accidental Death & Dismemberment benefit are provided under a Group Accident Only Insurance policy underwritten by Guarantee Trust Life Insurance Company (GTL), Glenview, IL on Form Series MP-1400 (or MP-1300) and issued to Health Depot Association as the group master policyholder. All members of The Health Depot Association are eligible to receive these benefits. This insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage. The Group Accident Only Insurnace is subject to terms, definitions, condition, exclusions, and limitations of the group policy. Benefits may vary as required by state law and benefits may not be available in all states. This brochure contains only a brief description of coverage and is not a contract. For complete details of coverage, please refer to the certificate. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in The Health Depot Association. Coverage becomes effective on the date provided in the membership material. The insurer has the right to increase premium rates and has the option to cancel coverage. This insurance is not available in AK, CO, CT, DC, HI, IN, KS, ME, MD, MA, MN, MO, MT, NV, NH, NY, NC, ND, OR, RI, SD, UT, VT, WA.

Dependent Child(ren) are covered from birth to 26 years old.

Spouse includes Common Law Marriage Partner, Domestic Partner or Civil Union Partner if legally recognized in the governing jurisdiction.

1 Accident Medical Expense Benefit does not pay for reinjury or complications of an injury caused or contributed to by a condition that existed before the Accident.

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. GTL will pay based on the Reasonable and Customary charges for Medically Necessary treatment of a Covered Injury incurred by the Covered Person resulting from a Covered Accident, after the $250.00 Deductible is satisfied. The first treatment or service must occur within 80 days of the Covered Accident and all subsequent treatments must be incurred within 12 Months of the Covered Accident. Benefits will be paid up to the amount stated in the Schedule of Benefits.

2 Accidental 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 loss of certain body parts in a Covered Accident.

**AME-AD&D Exclusions & Limitations**

The Policy does not provide benefits for:

- Treatment, services or supplies which:
  - Are not Medically Necessary;
  - Are not prescribed by a Doctor as necessary to treat an Injury;
  - Are determined to be Experimental/Investigational in nature;
  - Are received without charge or legal obligation to pay;
  - Are received from persons employed or retained by any Family Member, unless otherwise specified;
  - Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker’s Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted Injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or sports activity, except as specifically provided.
- Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra-light, hang gliding, paragliding or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth’s atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV’s).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator’s license, except in a Driver’s Education Program.
- Treatment in any Veteran’s Administration or federal Hospital, except if there is a legal obligation to pay.
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions.
- Competing in motor sports races or competitions;
- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller blading or skateboarding;
- Injury sustained while participating in a rodeo.
- Re-injury or complications of an Injury caused or contributed to by a condition that existed before the Accident.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific injury.

The following rates apply for the coverage underwritten by Guarantee Trust Life Insurance Company as part of your membership in the Peak Accident Protection membership. The rates by plan are: 2500 AME/2500 AD&D; Member = $3.27, Member + Spouse = $6.54, Member + Child(ren) = $4.91, Family = $9.82. 5000 AME/5000 AD&D; Member = $5.26, Member + Spouse = $10.52, Member + Child(ren) = $7.89, Family = $15.78. 7500 AME/7500 AD&D; Member = $7.21, Member + Spouse = $14.42, Member + Child(ren) = $10.82, Family = $21.63. 10000 AME/10000 AD&D; Member = $8.58, Member + Spouse = $17.17, Member + Child(ren) = $12.88, Family = $25.75.

Coverage is subject to termination in accordance with the Association Group Master Policy provisions. Notice of termination provided to the Association is considered notification to all Association Members and will not be sent to you individually by GTL.

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**CLAIMS ASSISTANCE**

Guarantee Trust Life Insurance Company
P.O. Box 1148
Glenview, IL 60025
Email: AMEClaims@gtlinc.com
(800) 338-7452

For Agent Use Only
Unified Life Insurance Company

Unified Life Insurance Company is a stock life insurance company with over thirty years of experience in the fields of life, health and annuity insurance and reinsurance.

First incorporated in Texas in 1986, Unified Life has been providing valuable coverage and protection to consumers for over three decades, boasting stability and a positive financial outlook (B++) from industry rating firm AM Best.

From the beginning, Unified Life has focused on community service as a guiding principle. They believe in a responsibility to give back to their neighbors and to foster support for a variety of causes.

The mission of Unified Life is keeping promises that have been made to policyholders. They do this by being fair, equitable and efficient and striving for the highest level of integrity. Unified Life wants to be there for policyholders when needed the most. Because it’s better when you’re Unified.
## AD&D with Critical Illness Insurance Benefits

### Benefit Description

**AD&D with Critical Illness Insurance Benefits**

**GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

Underwritten by Unified Life Insurance Company

Group Policy issued to Health Depot Association

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Illness First Occurrence Lump Sum Benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pays a benefit for any Covered Person upon the First Ever Diagnosis by a Physician of one of the following covered conditions or procedures:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Benefit per Insured per Membership Year</td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Heart Attack</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Invasive Cancer (diagnosis more than 30 days after the Certificate Effective Date)</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Invasive Cancer (diagnosis within the first 30 days after the Certificate Effective Date)</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>End-Stage Renal Failure</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Stroke</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Major Organ Transplant</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Cancer In Situ (diagnosis more than 30 days after the Certificate Effective Date)</td>
<td>25%</td>
<td>25%</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Cancer In Situ (diagnosis within the first 30 days after the Certificate Effective Date)</td>
<td>2.5%</td>
<td>2.5%</td>
<td>2.5%</td>
<td>2.5%</td>
</tr>
</tbody>
</table>

### Accidental Death & Dismemberment Benefit (AD&D)

**Pays benefit amount shown if a Covered Person is injured as the result of a Covered Accident, and dies, or loss occurs, within 365 days after the Covered Accident. Only one amount, the largest benefit amount to which the Covered Person is entitled, will be paid for all losses resulting from one Accident. If the Primary Insured’s death occurs while riding as a fare-paying passenger in a Common Carrier, the Common Carrier Benefit will be payable. There is no Common Carrier Benefit for dependents.**

<table>
<thead>
<tr>
<th>Accidental Death &amp; Dismemberment Benefit</th>
<th>Principal Sum for Primary Insured</th>
<th>$5,000</th>
<th>$5,000</th>
<th>$7,500</th>
<th>$10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Carrier Accidental Death Benefit (Primary Insured Only)</td>
<td>200%</td>
<td>200%</td>
<td>200%</td>
<td>200%</td>
<td></td>
</tr>
</tbody>
</table>

### AD&D Benefit for Covered Dependents

<table>
<thead>
<tr>
<th>AD&amp;D Benefit for Covered Dependents</th>
<th>Percentage of Primary Insured’s Principal Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death &amp; Dismemberment Benefit for Spouse (no children)</td>
<td>50%</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment Benefit for Spouse (with children)</td>
<td>40%</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment Benefit for Child(ren) (with Spouse)</td>
<td>10%</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment Benefit for Child(ren) (no Spouse)</td>
<td>15%</td>
</tr>
</tbody>
</table>

### Type of Loss

<table>
<thead>
<tr>
<th>Type of Loss</th>
<th>Principal Sum for Primary Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life</td>
<td>$5,000</td>
</tr>
<tr>
<td>Loss of Both Hands or Both Feet</td>
<td>$2,500</td>
</tr>
<tr>
<td>Loss of Sight of Both Eyes</td>
<td>$5,000</td>
</tr>
<tr>
<td>Loss of One Hand and One Foot</td>
<td>$5,000</td>
</tr>
<tr>
<td>Loss of One Hand and the Sight of One Eye</td>
<td>$5,000</td>
</tr>
<tr>
<td>Loss of One Foot and the Sight of One Eye</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

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4. For CA First Occurrence of Invasive Cancer pays at 100% regardless if identified more than 30 or within 30 days of the Certificate date.

5. Covered Spouse and Covered Dependent children receive a percentage of the Primary Insured’s Principal Sum, as listed in the table above.
Unified Life AD&D with Critical Illness Exclusions & Limitations

We will not pay benefits for any Accidental Death or Dismemberment that:

- is due to intentionally self-inflicted injury; or
- is due to suicide or any attempted suicide while sane or insane; or
- occurs as a consequence of being intoxicated or as a consequence of taking, using or being under the influence of any narcotic unless administered on the advice of a physician; or
- is due to a declared war, undeclared war or any war-like act or action by a government, sovereign power, regular or irregular military force, or agent or authority of any of them, including but not limited to insurrection, rebellion, and revolution; or
- is due to any use of weapons of mass destruction, including but not limited to nuclear, biological or chemical weapons; or
- occurs while flying as a pilot or flight crew member; or
- occurs while participating in any kind of race or competition as a professional; or
- occurs while operating a motorized vehicle with a blood alcohol level exceeding the legal limit as defined by state law in which the accident occurs; or
- occurs while committing or attempting to commit an assault or felony; or
- is due to any disease, sickness, bodily or mental illness, or complication resulting from medical treatment, surgery, pregnancy or childbirth (this is N/A for CA).

CLAIMS ASSISTANCE

Unified Life Insurance Company
P.O. Box 25326
Overland Park, KS 66225
Phone: 800-237-4463
Fax: 913-402-6942

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. THIS INSURANCE DOES NOT MEET THE MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.
Frequently Asked Questions
FAQs

**Does the Peak Accident Protection plan cover pre-existing conditions?**
The AD&D with Critical Illness by Unified does not have a pre-existing condition definition. However, the Critical Illness benefit is only available for a first time ever procedure or diagnosis for the Covered Person for the specific condition included in the Critical Illness benefits and definitions.

The Accidental Medical Expense benefit provided by GTL does not pay for reinjury or complications of an injury caused by a condition that existed before the accident. There are no pre-existing condition exclusions on the Accidental Death & Dismemberment benefit provided by GTL.

**Is there a waiting period before members can use their Peak Accident Protection plan benefits?**
There are no waiting periods - the benefits are available beginning on their effective date.

**Is there a co-pay or deductible on the Peak Accident Protection plan benefits?**
There are no co-pays. The Accident Medical Expense Benefit provided by GTL has a $250 deductible per occurrence.

**How do members locate In-Network providers and facilities?**
There is no “In-Network” requirement on the Peak Accident Protection plan. Members may go to the doctor, hospital or emergency center of their choice.

**How do members access their Peak Accident Protection plan materials?**
Members will also receive a “welcome” email from Health Depot which contains login instructions for our secure, online member portal. On the Member Portal, members can manage their account and access their plan information, including Membership Guide, Insurance Certificates and more. Members should read through all of their materials carefully, and they can contact Customer Service if they have any questions.

**How do the benefits pay?**
The insurance pays a lump sum benefit directly to members enrolled on a Peak Accident Protection membership plan as shown in the Schedule of Benefits. Enrolled members may also assign benefits for the AME and AD&D insurance provided by GTL if a written assignment is made.

**How do members file claims for their benefits?**
Members need to register and login to the member portal at a1healthcare.com/members; print the appropriate Claim Form(s); complete and sign; and send completed forms within 60 days for AME and AD&D insurance provided by GTL and within 90 days for AD&D with Critical Illness insurance provided by Unified Life after any loss covered by the policies occurs or begins; or as soon as reasonably possible. Members will find the claim forms in the “Important Documents” section of the member portal.

**If members move to another state, will they still be covered under their Peak Accident Protection plan?**
Members will continue coverage under the certificate they were issued for their original state of residence.

**Who do members contact if they have additional questions about their membership plan benefits?**
Members can contact Customer Service at (800) 269-3563 and one of our friendly representatives will be glad to help them!
### Monthly Membership Rates

**AME/AD&D and AD&D with Critical Illness**

<table>
<thead>
<tr>
<th></th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Member</td>
<td>$92.95</td>
<td>$128.95</td>
<td>$163.95</td>
<td>$198.95</td>
</tr>
<tr>
<td>Member + Spouse</td>
<td>$131.95</td>
<td>$197.95</td>
<td>$261.95</td>
<td>$319.95</td>
</tr>
<tr>
<td>Member + Child(ren)</td>
<td>$111.95</td>
<td>$156.95</td>
<td>$204.95</td>
<td>$244.95</td>
</tr>
<tr>
<td>Member + Family</td>
<td>$151.95</td>
<td>$230.95</td>
<td>$311.95</td>
<td>$381.95</td>
</tr>
</tbody>
</table>

**AME/AD&D**

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td></td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Member</td>
<td>$69.95</td>
<td>$79.95</td>
<td>$89.95</td>
<td>$94.95</td>
</tr>
<tr>
<td>Member + Spouse</td>
<td>$83.95</td>
<td>$103.95</td>
<td>$123.95</td>
<td>$135.95</td>
</tr>
<tr>
<td>Member + Child(ren)</td>
<td>$76.95</td>
<td>$89.95</td>
<td>$105.95</td>
<td>$115.95</td>
</tr>
<tr>
<td>Member + Family</td>
<td>$97.95</td>
<td>$124.95</td>
<td>$153.95</td>
<td>$172.95</td>
</tr>
</tbody>
</table>

**AD&D with Critical Illness**

<table>
<thead>
<tr>
<th></th>
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<th>Level 4</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Member</td>
<td>$79.95</td>
<td>$104.95</td>
<td>$129.95</td>
<td>$149.95</td>
</tr>
<tr>
<td>Member + Spouse</td>
<td>$89.95</td>
<td>$144.95</td>
<td>$189.95</td>
<td>$234.95</td>
</tr>
<tr>
<td>Member + Child(ren)</td>
<td>$83.95</td>
<td>$116.95</td>
<td>$149.95</td>
<td>$179.95</td>
</tr>
<tr>
<td>Member + Family</td>
<td>$106.95</td>
<td>$157.95</td>
<td>$209.95</td>
<td>$259.95</td>
</tr>
</tbody>
</table>

* A one-time enrollment fee applies to become a member of the Health Depot Association.