



HEALTH, FITNESS AND MEDICAL
Retail Discounts for Almost Everything
Travel and Entertainment • Vehicle Savings

ACCIDENT SHIELD Plus

Supplemental Benefits Plan
Because Accidents Happen

Up to \$10,000 of Supplemental Accident Coverage
Up to \$500 per week of Injury ATTD DI Benefits
Up to \$250,000 of AD&D Coverage

Dozens Of Money Saving Benefits

- Travel Savings for Hotels & Airfare
- Retail Shopping Discounts
- Vehicle Rental Discounts
- Discounted Gift Cards
- Online Fitness Trainer Access
- Discounts on Tires, Wheels & Services
- Auto Repair Savings at National Chains
- Deep Discounts on Cruises & Theme Parks

WBA's Affordable **AccidentSHIELD Benefits Plan** Package... Tailored for:
Individuals ■ Families ■ High Deductible Plans ■ Voluntary Plans

Guaranteed Acceptance



You can never plan for an accident, but you can plan to have protection in case of one.

AccidentSHIELD will be there for you...

You never know when an accident will happen, but when it does you should be prepared. Help ensure your financial peace of mind. For those without coverage or with a high deductible plan, WBA is an affordable option you shouldn't be without.

Accident Medical Expense Coverage

Members choose \$2500, \$5000, \$7500 or \$10,000 of AME coverage

Accident Medical Expense(AME) Benefit Amounts for Members and their spouses or domestic partners and their dependent children:

\$2500 or \$5000 subject to a deductible of \$195

WBA will pay \$95 of your deductible as a member benefit

\$7500 or \$10,000 subject to a deductible of \$275

WBA will pay \$175 of your deductible as a member benefit

This benefit will reimburse medical expenses up to the maximum elected if accidental bodily injury causes an insured person to first incur medical expenses for care and treatment of the accidental bodily Injury within 90 days after an accident. The benefit amount for Accident Medical Expense is payable only for medical expenses incurred within 52 weeks after the date of the accident causing the accidental bodily Injury.

The benefit amount is subject to a deductible. The deductible will be deducted from any benefit amount for Accident Medical Expense that the insurance company pays. This deductible applies separately to each insured person and each accident.

Excess Provision (applicable to insured persons in all states except California, Connecticut, Florida, Idaho, Indiana, Maryland, Minnesota, New Jersey, New York, South Dakota, or Vermont): the Accident Medical Expense benefit is payable on an excess basis. The insurance company will determine the reasonable and customary charge for the covered medical expense. It will then reduce that amount by amounts already paid or payable by any other plan and will pay the resulting amount less the deductible.

Covered Charges

Treatment, services or supplies incurred for but not limited to:

- Medical care and treatment by a Physician;
- Hospital room and board and inpatient and outpatient care;
- Prescription drugs and medicines;
- Diagnostic tests and x-rays;
- Emergency transportation;
- Dental care and treatment due to accidental bodily Injury;
- Physical therapy;
- Rental of durable medical equipment;
- Artificial limbs and other prosthetic devices;
- Orthopedic appliances or braces;
- Eyeglasses, contact lenses and other vision or hearing aids.

Many health insurance plans do not pay for the costs of emergency room visits or accidents until their deductible is satisfied.

Limitation on Accident Medical Expense

The Benefit Amount for Excess Accident Medical Expense does not apply to charges and services:

- For which an Insured Person has no obligation to pay
- For any injury where worker's compensation benefits or occupational injury benefits are payable
- For any injury occurring while fighting, except in self-defense
- For treatment by a person employed or retained by the Policyholder

- For treatment involving conditions caused by repetitive motion injuries, or cumulative trauma and not as the result of an accidental bodily Injury
- For treatment that is educational, experimental or investigational in nature or that does not constitute accepted medical practice

This insurance applies only to medically necessary charges and services.

Exclusions

No benefits will be paid for any accident caused by or resulting from any of the following::

- An Insured Person being in, entering, or exiting any aircraft: a) owned, leased or operated by the Policyholder or on the Policyholder's behalf; or b) operated by an employee of the Policyholder on the Policyholder's behalf
- An Insured Person riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
- An Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an accident or by accidental consumption of a substance contaminated by bacteria.)
- An Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony
- Any accident, accidental bodily Injury or Loss when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of an accident, accidental bodily Injury or Loss; or 2) there is any other legal prohibition against providing insurance of any accident, accidental bodily Injury or Loss.
- Any occurrence while an Insured Person is incarcerated after conviction
- An Insured Person being intoxicated, at the time of an accident. Intoxication is defined by the laws of the jurisdiction where such accident occurs
- An Insured Person being under the influence of any narcotic or other controlled substance at the time of an accident. (This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)
- An Insured Person being engaged in or participating in a motorized vehicular race or speed contest
- An Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.)
- An Insured Person traveling or flying on any aircraft engaged in Specialized Aviation Activities which includes acrobatic or stunt flying, racing, endurance tests, flight on a rocket propelled or rocket launched aircraft, any test for experimental purpose, and any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted
- An Insured Person's suicide, or attempted suicide while sane or intentionally self-inflicted injury
- A declared or undeclared War

AccidentShield Plans are NOT AVAILABLE to residents of Arkansas, Idaho, Kansas, Maine, Maryland, North Carolina, Oregon, South Dakota, Utah or Washington.

Your out-of-pocket expenses for an accident could be \$1000, \$2000, \$5000 or more!

Accidental Death and Dismemberment, Loss of Sight, Speech and Hearing Benefit

The Principal Sum Based On Your Choice at Enrollment of \$2500, \$5000, \$7500 or \$10,000

Accidental Loss of Life	The Principal Sum
Accidental Loss of Both Hands or Both Feet or Sight of Both Eyes	The Principal Sum
Accidental Loss of One Hand and One Foot	The Principal Sum
Accidental Loss of Speech and Hearing in Both Ears	The Principal Sum
Accidental Loss of One Hand or One Foot and Sight of One Eye	The Principal Sum
Accidental Loss of One Hand or One Foot	One-Half The Principal Sum
Accidental Loss of Sight of One Eye	One-Half The Principal Sum
Accidental Loss of Speech or Hearing in Both Ears	One-Half The Principal Sum
Accidental Loss of Thumb and Index Finger of Either Hand	One-Quarter The Principal Sum

Optional Temporary Total Disability (TTD) – Injury Only

- Elimination period: 7 days.
- Benefit period: Up to 52 weeks.
- Occupation: Regular occupation
- Benefit amount: 65% of basic weekly salary to a maximum of \$500 (\$100 if unemployed at time of injury)

In the event of a serious injury, paying the medical bills may be the least of your worries. If you can't work, how will you pay the rest of your bills? You still need to put food on the table, pay rent or mortgage, auto loans and all the rest. Worse yet, what will you do if both you and your spouse are disabled and unable to work? Who is going to pay the bills?

The answer is simple. Include the optional AccidentSHIELD Plus Accident TTD benefit in your WBA membership. This is a true "Regular Occupation" plan that pays when a disabling accident prevents you from performing the essential functions of your job. Not just any job. Your Job.

This benefit pays the weekly benefit amount elected, after the elimination period of 7 days, for up to 52 weeks, if an accidental bodily injury solely and directly causes disability that: a) prevents an insured person from performing the substantial and material duties of his or her regular occupation (or with respect to an insured person who is unemployed, prevents him or her from engaging in the normal and customary activities of a person of like age and sex in good health); and b) causes a condition which is medically determined, by a physician, to be continuous.

TTD benefit is NOT AVAILABLE to residents of California, Connecticut, Florida, Minnesota, New Jersey, New York or Vermont.

Optional Accidental Death and Dismemberment Upgrade

Increase your Primary AD&D benefit by \$100,000 or \$250,000.

If you have dependent children your spouse or domestic partner's benefit amount is 50% of yours. If you have no dependent children your spouse or domestic partner's benefit amount is 60% of Primary.

If you have a spouse or domestic partner each of your dependent children's benefit amount is 15% of yours. If you have no spouse or domestic partner each of your dependent children's benefit amount is 20% of Primary.

Wholesale Benefits Association - Sales Administration by Comprehensive Insurance Agency, LLC – Rolling Meadows, IL Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature is not available to residents of Arkansas, Idaho, Kansas, Maine, Maryland, North Carolina, Oregon, South Dakota, Utah or Washington. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions & Limitations Apply. Chubb, Box 1615, Warren, N.J. 07061-1615.

Health, Fitness and Medical

Rx: Deep discounts on generic and brand name drugs via mail order and at more than 65,000 pharmacies.

Receive discounts up to 85%, with average savings of 15% on brand-name and 55% on generic drugs.

This program is NOT insurance. It is a discount program.

Fitness: Online fitness training programs. Exercise, diet, weight loss, all customized for you.

The Online Fitness Center is a web-based program that assists women and men to move beyond calories in and calories out and into real lifestyle-transformation. This program was originally created in 1999 by internationally-known author and fitness expert David Greenwalt. David has refined the program daily ever since.

Spa Finder: 20,000 spas, resorts and fitness centers at your fingertips. Gift cards and discounts available.

Who doesn't love to be pampered? Treat those you love to the care they deserve by purchasing a SpaFinder Wellness gift card— or get one to treat yourself! Flexible and convenient, SpaFinder Wellness gift cards are accepted at over 20,000 spas, resorts, yoga, Pilates and fitness studios worldwide.

Travel and Entertainment

Local Attractions: Discounts at aquariums, bowling alleys, festivals, theme parks, museums, zoos and so much more!

With access to exclusive discounts to attractions in major cities located across the US, you can now visit your favorite destinations for less. Discounts are offered for aquariums, bowling alleys, miniature golf courses, festivals, theme parks, museums, zoos and so much more!

Movies: Tickets are \$7.00-\$8.50. Savings up to 40% at 5 well known national theatre chains.

Make it a movie night with our exclusive savings. Whether you're going solo, hoping to impress a date, treating the kids or enjoying a night out with your spouse, your membership can save you 40% on movie tickets at major theatre chains all over the US.

Theme Parks: Up to 60% off admission at Sea World, Busch Gardens, Six Flags, LegoLand and other theme parks.

Many families are taking budget-minded vacations this year and saving a few extra dollars is what your membership is all about. With access to our regional attractions & theme park discounts, you can save even more money while visiting your favorite attractions!

Cruises, Packages and Tours: Deep discounts, free upgrades and special credits on travel throughout the world.

You'll receive the best in cruise savings, bonuses and amenities. You have access to special amenities like FREE shore excursions, onboard credit, FREE category upgrades and more...all for just being a member.

Hotels and Airfare: Up to 25% savings off standard or published rates.

Whether you're looking for a night of luxury or just a comfortable place to put up your feet, you want a hotel in your price range. These days, a typical stay of 4 or 5 nights can cost a family on vacation one thousand dollars or more. Lower those costs and take a vacation you can afford.

Vehicle Savings

Auto Care Savings Plans: 10% off service at participating Firestone, Tires Plus, Expert Tires and Wheel Works.

Taking care of your vehicle is important, but keeping your vehicle running as it should is not always convenient. Who can you trust for maintenance and repairs? Where should you go when you need new tires?

Auto Tires & Wheels: 10% discounts at Tire Kingdom, NTB, Big O Tires and other outlets.

As a WBA member, you'll be eligible for the following discounts at all Tire Kingdom®, NTB - National Tire and Battery® and Merchant's Tire and Auto Centers® and at participating company Big O Tires store locations.

Truck Rental: Save 15% at Budget Truck Rental.

Rent from a truck company that's with you at every turn. When it's time to move you can save money by doing it yourself. Now Budget® can save you even more money.

Moving & Storage: Save 50% on interstate move with Allied and northAmerican and 45% on storage needs.

There's just not enough room in the trunk of your car for all your family's stuff, and multiple trips are out of the question. You know you need help relocating but you're not sure who to ask. Don't sweat the big move.

Retail Shopping for Almost Everything

Merchandise Discounts: Double the difference back price guarantee on thousands of items.

Tired of scouring the clearance racks for that bargain buy, comparing prices from store to store, surfing the Net for hours only to come up with meager discounts and secondhand goods? Why not start with rock bottom prices. With Everyday Discounter, you can bargain for a better deal on a wide selection of merchandise items online or by phone.

Coupons: Get coupons and promotional discounts for over groceries, dining, shopping and local attractions.

To make saving you money as easy as possible, our online coupon program has been conveniently positioned into 4 categories: preclipped grocery, dining, shopping and attractions. Each category contains separate and unique benefits which enable our members to save literally thousands of dollars every year! Membership entitles you to discounts on a wide range of products and services

Discount Gift Cards: Save up to 13% when you purchase gift cards for shopping, dining, travel and other categories.

Save time and money by ordering gift cards to all your favorite merchants, You can enjoy steep savings of up to 13 percent on select, already discounted gift cards. We offer a wide variety of gift cards and online certificates in categories such as Apparel & Accessories, Auto, Home & Office, Flowers & Gifts, Health & Beauty, Restaurants & Food, Sporting Goods and Travel & Entertainment.

Magazines: Save up to 60% off the newsstand price on hundreds of publications.

Don't let high magazine prices stop you from getting the latest scoop on your favorite celebrity, tips on the latest fashion trends or current events in the news. Now, you can use the magazine program to save up to 60% off the news stand price for both new subscriptions and renewals.

Flowers & Gifts: Save 15% with FTD.

FTD is the premier name in flowers and specialty gifts. We utilize only the finest FTD florists to deliver your floral arrangements, and we offer a customer satisfaction guarantee. Because of FTD's vast network of florists, we offer same day delivery throughout the United States and Canada, and delivery to more than 150 countries worldwide

Business Services (ADD & TTD Upgrade only)

UPS: 10% to 25% discounts on all domestic UPS services.

ADP Payroll: 20% discount and first month free for new subscribers.

Office Depot: Service discounts up to 40% and free shipping for WBA members.

Travel Cell Global: Deep discounts on global cell and satellite phones for the most remote locations.

Integrated Communications: Business tele-com services for less.

The Wholesale Benefit Association (WBA) is a membership organization dedicated to bringing deeply discounted services to families and small businesses all across America. Through the buying-power of the WBA, members enjoy substantial savings for a variety of essential health related services. These services are assembled from the finest providers throughout the country and combined into a single plan.

Association members receive a benefits package containing detailed plan descriptions, instructions, toll-free numbers, and website addresses. The WBA supplies benefits to our members at the lowest possible prices, and continuously seeks additional high-quality service plans to further enhance the overall value each membership provides.

Wholesale Benefits Association

Marketed Nationally By:

Comprehensive Insurance Agency, LLC
3601 Algonquin Road – Suite 605
Rolling Meadows, Illinois 60008

Voice: 847-483-9484 Fax: 847-483-9485

Your Local Representative: