24-HOUR ACCIDENT COVERAGE



Includes Dental Discounts

Payable Up To \$5,000 with a \$250 Deductible per Incident

\$5,000 Accident Medical Plan (each person) \$5,000 Accidental Death & Dismemberment (each person) \$4,000 Emergency Air Ambulance – Worldwide Coverage

All members are enrolled with S.B.S. Association in order to be eligible to receive these benefits. The insurance benefits are underwritten by Guaranty Trust Life Insurance Company of Glenview, IL, and subject to the exclusions, limitations, terms and conditions of coverage as set forth in the description of coverage provided in membership materials.

Pays 100% of Covered Medical Expenses after satisfaction of the \$250 Deductible up to the coverage maximum

- Benefits are paid directly to you
- Use any doctor or hospital
- Automatic acceptance up to age 69 and dependents Max age 25.
- Dental Discounts through Uni-Care Network

Individual: \$28.00 Per Month Family: \$54.00 Per Month

Includes \$10.95 Monthly Enrollment Fee Family Rate Includes Member, Spouse, and All Eligible Children

Example of Combined Benefits with High Deductible Plan



High Deductible PlanDeductible / Out of Pocket Cost

\$5,000 per Person



Accidental Medical Plan

(Covers Entire Family)

Pays up to \$5,000 per occurrence After a \$250 Deductible

Example of possible results

Broken Arm caused by biking accident: ER Visit + Cast + Same Day Discharge + Follow Up

Total Bill	Major Medical Pays	Accident Plan Pays	Your Total Cost
\$2,300	\$0	\$2,050	\$250