



# Exclusively for ISMS and CMS Members... Accidental Death & Dismemberment Insurance Plan



*The Physicians' Benefits Trust Accidental Death and Dismemberment Insurance Plan is offered to give you more protection from the unforeseen events of the future.*

The PBT Accidental Death and Dismemberment Insurance Plan, underwritten by Hartford Life Insurance Company, Simsbury, CT, protects you and your family, and your employees and their families, against the financial burden an accident can bring. Choose up to \$300,000 of coverage at rates only the PBT can offer you as a member of the Chicago Medical Society or Illinois State Medical Society. With the Accidental Death and Dismemberment Insurance Plan, you are insured against covered accidental loss of life, limb or eyesight while traveling for business or pleasure, while commuting, or even while at home. You're covered 24 hours a day, 365 days a year, and on or off the job.

**Here are some of the outstanding plan features:**

- Guarantee issue (no medical underwriting)
- No Age Limit.
- Choose from a benefit of up to \$300,000, in increments of \$25,000.
- Coverage offered for your spouse and children.
- Permanent Total Disability Benefit, Day Care Benefit, Extended Dependents' Coverage Benefit included.

The PBT Accidental Death and Dismemberment Insurance Plan is designed to give you and your family the best defense against possible financial difficulties resulting from a tragic accident. The plan pays a benefit in the event of ...

**ACCIDENTAL DEATH**

100% of your selected benefit is payable if you suddenly become the victim of a fatal covered accident or if death occurs within one year of the covered accident.

**DISMEMBERMENT**

You are insured for the covered accidental loss of your hands; feet; thumb and index finger on the same hand; and the entire and irrecoverable loss of sight, speech and/ or hearing, as shown in the summary of benefits.

*In addition to the Accidental Death & Dismemberment benefits, these are also included at no additional cost:*

**Permanent Total Disability Benefit**

In the event of Total Disability, one percent of the principal sum will be paid monthly during the payment period. Total Disability is defined as the inability to perform the material and substantial duties of any occupation for which you are suited by education, training and experience.

**Day Care Benefit**

The staggering cost of day care is a major concern for parents today. If the unexpected should occur would the family left behind be able to afford the cost of day care? That isn't a worry with the Day Care Benefit. An annual benefit will be paid to the individual with legal physical custody of the eligible dependents who are under age 7 and are enrolled in day care.

**Extended Dependents' Coverage Benefit**

The coverage for eligible dependents will continue in the event of the your death. The premium will be waived and coverage will continue until the first to occur: your spouse remarries, the date your eligible dependent doesn't qualify as an eligible dependent, or the end of a 12 month period which begins on the date of your death or this policy's termination date.

## Plan Options

Spouse coverage may be selected separately at the time of application, in lieu of the Family Plan described below. If spouse and member are applying separately, the spouse may be covered for a principal sum which does not exceed the member's principal sum. In this event, coverage and rates for the spouse are the same as those for the member. If the member and spouse are covered separately, their children could only be covered under one policy. Or, you can choose the Family Plan. With this option you, as the Insured Person, select a Principal Sum benefit. Your covered family members are insured for a benefit equal to a percentage of your Principal Sum. The percentages vary depending on which family members are covered. These are shown in the table below.

**FAMILY PLAN**

Insured Person with Covered Dependents:*	Percent Applicable to:	
	Spouse	Each Child
<b>For all losses:</b>		
Spouse Only	50%	0%
<b>For Loss of Life:</b>		
Spouse and Child(ren)	40%	10%
Child(ren) Only	0%	15%
<b>For other than Loss of Life:</b>		
Spouse and Child(ren)	40%	50%
Child(ren) Only	0%	75%

\*As determined on the date of accident.

**WHO'S ELIGIBLE**

Members of the Chicago Medical Society and the Illinois State Medical Society are eligible to enroll in the insurance program. Employees of members are also eligible if they are actively at work in an occupation directly related to the occupation of the member. Members and eligible employees must be at least 18 years old, live in the U.S., not be actively in full-time service of armed forces, and be Actively at Work\*.<sup>†</sup>

Spouses of members and spouses of eligible employees are also eligible along with their children. Eligible children are under the age of 21, 25 if a student.

\* "Actively-at-Work" means that the Insured Person is working on a regular full-time basis in his or her occupation at his or her regular place of business or at some other place to which his or her employment requires travel.

**Semi-Annual Premiums**

Plan	\$300,000	\$200,000	\$100,000
Member Only	\$150	\$100	\$50
Spouse Only	\$150	\$100	\$50
Family Plan	\$240	\$160	\$80

*Rates and/or benefits may be changed on a class basis.*

**WHEN DOES COVERAGE BEGIN?**

Your coverage becomes effective the first day of the month after your enrollment form and first premium payment is received. As long as the group master policy remains in force, your coverage is renewable as long as you continue to make your premium payments.

**WHEN DOES COVERAGE END?**

Your coverage terminates on the earlier of: a) the date the policy is terminated; or b) the date the organization ceases to be a Participating Organization under the policy; c) the Premium Due Date on or next following the date you fail to pay any required premium contribution. Coverage of each Eligible Dependent terminates on the Premium Due Date on or next following the earlier of: a) the date you cease to be an insured person; or b) the date he or she ceases to qualify as an eligible dependent.

*This group policy pays benefits for these losses which result from an Injury sustained in a covered accident within 365 days of the accident.*

**SUMMARY OF BENEFITS - Accidental Death & Dismemberment Benefit**

	\$300,000 Plan	\$200,000 Plan	\$100,000 Plan
Loss of Life	\$300,000	\$200,000	\$100,000
Loss of Both Hands, Both Feet, or Sight of Both Eyes	\$300,000	\$200,000	\$100,000
Loss of One Hand and One Foot	\$300,000	\$200,000	\$100,000
Loss of Speech and Hearing in Both Ears	\$300,000	\$200,000	\$100,000
Loss of Either Hand or Foot and Sight of One Eye	\$300,000	\$200,000	\$100,000
Loss of Movements of Both Upper and Lower Limbs	\$300,000	\$200,000	\$100,000
Loss of One Arm or One Leg	\$300,000	\$200,000	\$100,000
Loss of Movement of Both Lower Limbs	\$225,000	\$150,000	\$75,000
Loss of Either Hand or Foot	\$225,000	\$150,000	\$75,000
Loss of Movement of Both Upper and Lower Limbs on One Side of the Body	\$150,000	\$100,000	\$50,000
Loss of Sight in One Eye	\$150,000	\$100,000	\$50,000
Loss of Speech or Hearing in Both Ears	\$150,000	\$100,000	\$50,000
Loss of Thumb and Index Finger of Either Hand	\$75,000	\$50,000	\$25,000
Loss of Hearing in One Ear	\$75,000	\$50,000	\$25,000

Loss of hand or foot means complete severance through or above the wrist or ankle joint. Loss of arms and legs means complete severance through or above elbow or knee joint. Loss of sight, speech or hearing means entire irrecoverable loss thereof. With regard to thumb and index finger, loss means actual severance through or above metacarpophalangeal joints. For more than one loss from the same accident, this Plan will pay one benefit for the greater loss.

Injury means a bodily injury resulting from an accident, and independent of all other causes. Loss resulting from sickness or disease, or medical or surgical treatment of a sickness or disease, is not covered. The accident must occur while you are covered under the policy.

**QUESTIONS? Call us toll-free: 1-800-621-0748 or visit us at: [www.pbtinsurance.com](http://www.pbtinsurance.com)**

Arranged by:



PBT Insurance Office • 200 East Randolph, 5th Floor • Chicago, IL 60601

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**EXCLUSIONS** - The policy does not cover any loss caused by or resulting from: intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane; war or act of war, whether declared or undeclared; injury sustained while full-time in the armed forces of any country or international authority; injury sustained while riding on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; injury sustained while riding on any aircraft as a pilot, crew member or student pilot, as a flight instructor or examiner, or if it is owned, operated or leased by or on behalf of the Policyholder, or any employer or organization whose eligible persons are covered under this policy; injury sustained while voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician; injury sustained while committing or attempting to commit a felony; injury sustained while operating a motor vehicle while legally intoxicated from the use of alcohol.