

3-Way Accident

Coverage Description

Provides benefits for three types of covered accidents — all under one plan. The applicant may choose from three benefit packages, each providing accident protection for Disability, Hospital Indemnity and Death and Dismemberment. In addition, spousal coverage is also available.

Plan Benefits

Maximum Benefit Amounts

	Plan 1	Plan 2	Plan 3
Monthly Disability	\$1,000	\$750	\$500
Hospital Indemnity	\$100 daily to \$50,000 total	\$75 daily to \$37,500 total	\$50 daily to \$25,000 total
AD&D	\$100,000	\$75,000	\$50,000

Disability Income Benefits

- Payable for disabilities resulting from accident when insured is unable to perform the material and substantial duties of his/her regular occupation and is not engaged in any occupation for wage or profit.
- Begins on the 31st day of eligibility and are payable for up to the earlier of two years or insured's attained age 65.

Hospital Indemnity Benefits

- Starts from the first day of confinement.
- Up to a maximum of 500 days.

Accidental Death and Dismemberment Benefits

- Pays principal sum for: 1) loss of life; 2) loss of two or more hands, feet or eyes; or 3) loss of speech and hearing.
- Pays 50% of principal sum for loss of: 1) limb; 2) speech; 3) sight of one eye; or 4) hearing.
- Pays 25% of principal sum for loss of thumb and index finger of same hand.

Eligibility

- Actively at work, performing the regular duties of his/her occupation for at least 10 hours per week (primary insured) or 30 hours per week (spouse).
- Under age 65.
- Disability benefits, combined with any other disability income benefit plans, may not exceed 50% to 70% of gross monthly income, depending on plan design.

Underwriting

- Guaranteed issue, subject to eligibility requirements.

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