

***Because! Some things never change.  
Styles change, but smiles are forever.***



**The WBA provides useful cost-saving discounts  
and benefit plans for business and families.**

■ **Accident Medical  
Expense (AME) Coverage**  
Up to \$10,000 per family member

■ **Optional Accidental Temporary  
Total Disability (TTD) Coverage**  
Up to \$500 per week for up to 52 weeks  
for primary member & spouse

■ **Optional Accidental Death &  
Dismemberment (ADD) Coverage**  
Up to \$250,000 for the primary member

# 24/7 Medical Consultations via Telephone or E-mail

## 2 Great Options – Your Choice!

### Basic Service Included

**On Call Tele-Consult:** .....\$35  
Talk to a doctor immediately. Receive medical advice.

**Priority Tele-Consult:** .....\$35  
Talk to a doctor usually within 1 hour. Get a comprehensive consultation, request prescription medication.

**E-Consult:** .....\$0  
E-mail a doctor about sensitive medical issues. Receive medical advice. Get a response within 24 hours. Secure, discreet, HIPAA-compliant.

\$25 Fee per registrant prior to initial consultation (add \$12 if live operator assistance is used).

### Optional Premium Service

**On Call Tele-Consult:** .....\$0  
Talk to a doctor immediately. Receive medical advice.

**Priority Tele-Consult:** .....\$0  
Talk to a doctor usually within 1 hour. Get a comprehensive consultation, request prescription medication.

**E-Consult:** .....\$0  
E-mail a doctor about sensitive medical issues. Receive medical advice. Get a response within 24 hours. Secure, discreet, HIPAA-compliant.

Standard medical records registration is free if completed online. \$12 per registrant charge if live operator assistance is used.

### When to Use Consult A Doctor

- For non-emergency, common conditions and issues.
- When you want immediate access to quality healthcare.
- When you can't miss work or school.
- After hours or on weekends when your physician is not available.
- When you are traveling or away from home.
- When you need a prescription or refill.

### Consult A Doctor Benefits

- 24/7 access to licensed physicians who diagnose medical conditions.
- Save time.
- Save money.
- Powerful, easy to use, online personal health manager.
- No waiting rooms, no insurance forms, no one is denied.
- No limitations on usage.
- Cover your entire family.

### Conditions Most Commonly Treated

Our physicians are trained to provide quality medical care for a variety of conditions and diseases. Such as:

- Cold and Flu
- Allergies
- Bronchitis
- Urinary Tract Infection
- Muscle or Joint Pain
- Sinus Conditions
- Back Problems (acute and chronic)
- Upset Stomach
- Arthritis Pain
- Sore Throat
- Travel Consultations
- Immunization Planning
- ... And many other non-emergency illnesses.

### 3 Easy Ways to Consult

Our physicians are trained to provide quality medical care for a variety of conditions and diseases. Such as:

#### On Call Tele-Consult:

Talk to a doctor immediately. Receive medical advice.

#### Priority Tele-Consult:

Talk to a doctor usually within 1 hour. Get a comprehensive consultation, request prescription medication.

#### E-Consult:

E-mail a doctor about sensitive medical issues. Receive medical advice. Get a response within 24 hours. Secure, discreet, HIPAA-compliant.

There is no guarantee that you will be prescribed medication. Consult A Doctor do not prescribe controlled medications. During the "By Appointment" and "Priority Consultation" you will be speaking with a physician licensed in your state. For members who consult frequently, there is no guarantee that you will consult with the same physician every time.

# 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.

## 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.

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

## 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 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.

## 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 any 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 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

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

## 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, Idaho, Indiana, Maryland, Minnesota, New Jersey, New York, South Dakota, or Vermont.**

*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, Montana, New Hampshire, North Carolina, Oklahoma, Oregon, and 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.*

**WBA Plans are NOT AVAILABLE to residents of Arkansas, Montana, New Hampshire, North Carolina, Oklahoma, Oregon and Washington.**

## Health, Fitness and Medical

**Medical Service Negotiations:** Save 20%-50% on imaging and lab tests at more than 5400 participating providers.

**Diabetic Savings:** Savings up to 60% on diabetic supplies and equipment.

**Medical Supply:** Discounts up to 50% off retail for thousands of medical supply and equipment needs.

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

**Lasik:** Up to-50% off Lasik surgery at over 750 locations. Flexible financing plans as low as \$53 per month.

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

**Vitamins:** Buy direct from the manufacture for savings up to 75% Low price guarantee.

## Retail Shopping for Almost Everything

**GreenBack Street:** Cash back in your account from more than 1100 of the most popular online retailers.

**Coupons and Discounts:** Get coupons and promotional discounts for over 50,000 stores and services.

**Magazines:** Guaranteed lowest subscription price on over 700 magazines. Save up to 85% off the newsstand price.

**Flowers:** Save 15% at a trusted national consumer direct florist.

## Travel and Entertainment

**Dining:** Purchase deeply discounted certificates for many of your favorite local restaurants.

**Movies:** All tickets are \$6.50. Savings up to 40% at 7 well known national theatre chains

**Theme Parks:** Discounts, coupons and package savings at Sea World, Busch Gardens and other theme parks.

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

**Hotels and Airfare:** Up to 30% savings off standard or published rates.

## Vehicle Savings

**Auto Lube:** \$5 off every oil change at Jiffy Lube.

**Auto Repair:** 5% to 10% off at participating Meineke Car Centers.

**Auto Purchase:** Professional negotiation for the best price on your next new or certified used vehicle.

**Auto Rental:** Up to 25% off at Hertz, Budget, Avis and many other regional and national chains.

**Motor Home Rental:** 10% off time and mileage in the US and Canada.

**Truck Rental:** Save 15% at Budget Truck Rental.

## Special Family Services

**Funeral Concierge:** A consumer advocate for your family when you need it most.

## Pet Health

**Pet Health Insurance:** Members get 5% off regular rates for Veterinarian preferred pet health insurance plans.

**Pet Rx:** At last, a discount plan for your furry family member's prescriptions.

## 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: