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## American Associations of Government and Private Employees

In addition to this excellent accident medical coverage, your membership in either the American Association of Government Employees or the American Association of Private Employees offers you many great benefits. Each association is designed specifically to help our members save money. Each benefit features cost savings for services or discounts on purchases made by our members. The benefits are comprehensive, easy to use, and clearly explained in the membership information booklet.

Take advantage of membership and see **Where America Saves!**

### Consumer Benefits Included With The Accident Medical Plan

- Hearing Services
- Lenscrafters Vision Club
- Car Perks Buying Network
- Car Rental Discounts
- Floral Discounts
- Magazine Discounts
- Moving and Storage Services
- ITC-50 Discount Hotel Program
- Hop the Shops
- Identity Theft Protection Program

### Business Services Included With The Accident Medical Plan

- Crisp Training Publications and Videos
- Custom Web Sites
- Hewlett-Packard Discount Program
- Office Depot Supply & Furniture Discounts
- ADP Payroll Processing
- UPS Express Delivery Services

For detailed information about these benefits and others that are available for purchase, see our Web site at:

[www.americanassociations.org](http://www.americanassociations.org)

Guarantee Trust Life Insurance Company (GTL) provides the Accident Medical coverage and Accidental Death and Dismemberment coverage. GTL does not provide nor is it affiliated with the discount programs offered as a part of your membership in the American Associations of Government and Private Employees.

Accident Medical coverage is not available in AK, ME, MD, MN, MT, NH, NY, OR. Membership and coverage is effective the 1st of the month following acceptance of membership. Requires membership in the American Association of Government Employees or the American Association of Private Employees. Rates renew on an annual basis.

## Protection For You And Your Family At Work, Home, Play, School



Up to \$10,000 Accident Medical Coverage  
*(For each covered family member per occurrence)*

Emergency Air Ambulance  
*(For each covered family member per occurrence)*

Up to \$10,000 Accidental Death & Dismemberment

Weekly Disability Income for Accidents

Plus many more benefits and options...

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### American Associations of Government and Private Employees

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[www.americanassociations.org](http://www.americanassociations.org)  
[customerservice@americanassociations.org](mailto:customerservice@americanassociations.org)



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## Benefit Description

**Accident Medical Coverage:** Medically necessary treatment by a doctor that results directly from an accident . Covered Expenses include hospital room and board, outpatient surgery, use of an ambulance, dental work for injury due to accident to sound natural teeth, drugs, X-ray, MRI and CAT diagnostic tests, oxygen, casts, splints, crutches, and rental of certain durable medical equipment. Benefits are excess of other coverage, subject to Usual and Customary Charges and are underwritten by The Guarantee Trust Life Insurance Company (GTL). Please see the policy for details of terms, conditions and exclusions.

**Accidental Death & Dismemberment:** If injury to a covered person results in a loss, as defined in the policy, within 365 days after the accident causing the loss, GTL will pay for loss of life. Benefits for loss of limb and sight are shown in the schedule of benefits. Accidental Death & Dismemberment coverage is underwritten by The Guarantee Trust Life Insurance Company. Please refer to the policy for details of terms, conditions and exclusions.

**Weekly Disability Income for Accidents:** If, as a result of accidental injury, a covered person becomes totally disabled, as defined in the policy , the insurer will pay a weekly benefit amount of \$150.00. This benefit begins on the 16th day from the start of the continuous disability. The insurer will pay this benefit amount for continuous disability as long as the covered member is so disabled from any one accident, but not longer than the maximum number of 13 weeks. Coverage is underwritten by The Guarantee Trust Life Insurance Company. Please refer to the policy for details of terms, conditions and exclusions.

**Emergency Air Ambulance Service:** Provides covered family members with world wide coverage for illness or injury while traveling more than 100 miles away from home. This coverage provides extensive coverage for medial assistance while traveling, and covers a wide range of benefits, from Emergency Cash Transfer and Advances to Legal Assistance to Transfer of Mortal Remains. Please see the master document for details of services and conditions. Benefit provided by Life Guard Emergency Travel. Not available in CT and FL.

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## Four Options To Choose From

### OPTION 1

*\$40.95 monthly premium (individual rate)*  
*\$73.95 monthly premium (family rate)*  
*\$250 deductible per occurrence*

- \$10,000 Accident Medical Coverage  
*\$250 Deductible*
- Emergency Air Ambulance - Worldwide Coverage
- \$10,000 Accidental Death & Dismemberment
- Weekly Disability Income for Accidents
- Personal Internet & Identity Theft Coverage
- Creditor Monitoring / Reports
- College Planning Services
- Many Consumer Discount Programs

### OPTION 3

*\$29.95 monthly premium (individual rate)*  
*\$50.95 monthly premium (family rate)*  
*\$100 deductible per occurrence*

- \$5,000 Accident Medical Coverage  
*\$100 Deductible*
- Emergency Air Ambulance - Worldwide Coverage
- \$5,000 Accidental Death & Dismemberment
- Weekly Disability Income for Accidents
- Personal Internet & Identity Theft Coverage
- Creditor Monitoring / Reports
- College Planning Services
- Many Consumer Discount Programs

### OPTION 2

*\$35.95 monthly premium (individual rate)*  
*\$62.95 monthly premium (family rate)*  
*\$250 deductible per occurrence*

- \$7,500 Accident Medical Coverage  
*\$250 Deductible*
- Emergency Air Ambulance - Worldwide Coverage
- \$7,500 Accidental Death & Dismemberment
- Weekly Disability Income for Accidents
- Personal Internet & Identity Theft Coverage
- Creditor Monitoring / Reports
- College Planning Services
- Many Consumer Discount Programs

### OPTION 4

*\$22.95 monthly premium (individual rate)*  
*\$38.95 monthly premium (family rate)*  
*\$100 deductible per occurrence*

- \$2,500 Accident Medical Coverage  
*\$100 Deductible*
- Emergency Air Ambulance - Worldwide Coverage
- \$2,500 Accidental Death & Dismemberment
- Weekly Disability Income for Accidents
- Personal Internet & Identity Theft Coverage
- Creditor Monitoring / Reports
- College Planning Services
- Many Consumer Discount Programs

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## Exclusions

The Policy does not provide benefits for:

- Treatment, services or supplies which:
  - Are not Medically Necessary;
  - Are not prescribed by a Doctor as necessary to treat an Injury;
  - Are determined to be Experimental/Investigational in nature;
  - Are received without charge or legal obligation to pay;
  - Are received from persons employed or retained by any Family Member, unless otherwise specified; or
  - Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted Injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided.
- Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra light, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV's).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay;
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions
- Competing in motor sports races or competitions;
- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller blading or skateboarding;
- Injury sustained while participating in a rodeo.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific Injury.