



Underwritten by: National Teachers Associates Life Insurance Company (NTA Life)
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In TX, this is not a policy of Workers' Compensation Insurance. The employer does not become a subscriber to the Workers' Compensation system by purchasing this policy, and if the employer is a non-subscriber, the employer loses those benefits which would otherwise accrue under the Workers' Compensation laws. The employer must comply with the Workers' Compensation law as it pertains to non-subscribers and the required notifications that must be filed and posted.

75-455 (12/16)

Disability Income Insurance Program

UNCERTAIN OF YOUR NEED FOR DISABILITY INCOME INSURANCE? CONSIDER THESE FACTS

At the bottom line, your ability to earn income is your **most important asset.**

Everything you have now and everything in your plans for the future are dependent upon your ability to work and earn an income. If you're like most people, you probably have insurance to protect your home, car, and savings – but do you have insurance to protect your ability to earn an income?



Nearly **90%**

of U.S. disabilities are not work related and therefore are not covered by workers' compensation.¹

NOT COVERED

Every **7 seconds**



a working-age American suffers a disabling injury or illness that will keep them out of work for more than one month.²

1 in 4

of today's 20 year-olds in the U.S. will become disabled before reaching age 67.³



1. LIMRA, 2013 Disability Insurance Awareness Month, May 2013.

2. Council for Disability Awareness, The Disability Disconnect, May 2015.

3. Social Security Association, Fact Sheet April 2, 2014.

In 2013, of the US population with disabilities,
OVER HALF* WERE PEOPLE AGES 18-64.⁴



RATE OF DISABILITY INCREASES WITH AGE

In 2013, in the population under 5 years old, less than 1.0% of the population had a disability. For the population ages 5-17, the rate was 5.4%. For ages 18-64, the rate was 10.5%. For people 65 and older, 36.6 % had a disability.⁴



DISABILITY AND EMPLOYMENT

An estimated 752,600 injury and illness cases were reported in 2015 among the approximately 18.4 million state and local government workers - for example, elementary and secondary schools, hospitals, and police or fire protection - resulting in a rate of 5.1 cases per 100 full-time workers.⁵

4. 2014 Disability Statistics Annual Report, Rehabilitation Research and Training Center on Disability Statistics and Demographics, 2014. * (51.9%)

5. Employer-Reported Workplace Injuries and Illnesses - 2015, Bureau of Labor Statistics U.S. Department of Labor, News Release, October 27, 2016.

DISABILITY INCOME INSURANCE PROGRAM

TREATMENT BENEFITS

BASIC

CLASSIC

ELITE

INJURY CARE BENEFITS

TOTAL DISABILITY BENEFIT

When you become Totally Disabled while Gainfully Employed as a result of a covered Injury or Sickness, benefits are payable after the Elimination Period and up to six months, as shown in your policy. Benefits are prorated on a daily basis.

\$1,000 - \$3,000
per month
(\$33 - \$100/day)

\$1,500 - \$3,000
per month
(\$50 - \$100/day)

\$2,500 - \$3,000
per month
(\$83 - \$100/day)

HOSPITAL DISABILITY BENEFIT

While you are Hospital Confined due to a covered Injury or Sickness, benefits are payable after the Elimination Period and up to six months, as shown in your policy. Benefits are prorated on a daily basis.

\$1,500 per month
(\$50/day)

\$3,000 per month
(\$100/day)

\$4,500 per month
(\$150/day)

PHYSICIAN CONSULTATION

Benefit payable for consultation with a Physician due to a Sickness or Injury, such as a physician's office or hospital emergency room visit, for the purpose of obtaining a diagnosis, treatment, or medical advice, whether or not Hospital Confined. This benefit is payable for up to two visits per calendar year.

\$30/visit

\$60/visit

\$90/visit

CHILDBIRTH BENEFIT

When you deliver a child during or at the end of the third trimester, this benefit will become payable as a lump sum benefit. Any Total Disability Benefit payment received for a Total Disability due to Complications of Pregnancy will be deducted from this benefit.

\$1,500

\$3,000

\$4,500

WAIVER OF PREMIUM

If you become Totally Disabled as a result of a covered Injury or Sickness for 90 or more consecutive days, premiums due under this Policy will be waived during the period of Total Disability.



Pays In Addition To Any Other Insurance including sick leave, workers' compensation and social security.



Coverage For Sickness Or Injury on or off the job, even during the summer, anywhere in the world.

Hospital does not include any institution, or part thereof, that is used primarily as a clinic, convalescent home, nursing or rest home, home for the aged; or any facility primarily affording custodial, educational or rehabilitative care.

Insurance Policy Series ICC16 GRD-6005 (8/16) and state specific versions. Premium and Benefits will vary with the coverage selected. Eligibility for benefits is dependent on health, income, and additional company underwriting standards.



EXCLUSIONS & LIMITATIONS

Generally, no benefits are payable for loss if the Sickness or Injury is caused or contributed to by:

Participation in a riot or insurrection	Alcoholism or drug addiction	Mental or Nervous Disorder(s)
War or any act of war (whether declared or undeclared)	The Insured acting as a pilot or crew member in any aircraft	While a passenger (other than a fare-paying passenger) in any aircraft
Attempted suicide or intentionally self-inflicted injury (while sane or insane)	The Insured's legal intoxication as defined by the state law where the loss occurs	Legal incarceration for more than seven days in a municipal, county, state, or federal correctional facility
The voluntary use or taking of any narcotic, barbiturate, or other drug (unless administered on the advice of a Physician)	While a passenger in aircraft operated by the armed forces or used for training, practice, tests, experiment, exhibition, or stunt purposes	Legal detainment of more than seven days where the period of legal detainment results in the inability of the Insured to be Gainfully Employed
Active duty status in the armed forces	Cosmetic surgery, (does not include reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly resulting in a functional defect)	

PREEXISTING CONDITIONS. Coverage is not provided until one year after the Policy's Coverage Effective Date for a Preexisting Condition. If you request and we, the insurance company, approve a change to the Policy that increases Policy or rider benefits, the increase in benefits will not cover Preexisting Conditions for the Insured for a one year period after the Coverage Effective Date of such increase in benefits. A Preexisting Condition is a condition for which: (1) medical advice or treatment was recommended by or received from a Physician within the two-year period before the Coverage Effective Date; or (2) symptoms existed within the one-year period before the Coverage Effective Date that would cause an ordinarily prudent person to seek diagnosis, care, or treatment.

MULTIPLE INJURIES OR SICKNESSES THAT OCCUR AT THE SAME TIME. The Policy does not pay concurrent benefits for multiple injuries or sicknesses that occur at the same time during a Total Disability.

PREGNANCY. The Insured is not eligible for the Total Disability Benefit, Hospital Disability Benefit, or Waiver of Premium Benefit attributable to child birth or pregnancy (other than Complications of Pregnancy).

RENEWABILITY & CANCELLABILITY

The Policy is guaranteed renewable until Age 70, which means we cannot cancel the Policy and guarantee you the right to keep the Policy in force until Age 70 by timely paying your premiums when due or during the Grace Period. We do have the right to increase premiums, but only if we do so for all similar policies in your state.

If you decide you no longer want your Policy after reading it, you can send it back to us within 30 days after receipt. You will be issued a full refund and the Policy will be voided from its original Issue Date. After 30 days of initial Policy receipt, you can cancel the Policy by simply not paying the renewal premium at any time. However, elections to pay premiums through pre-tax deductions in an IRS Section 125 plan generally may only be changed at the end of a plan year or after a qualifying event.

Words capitalized throughout this brochure like "Injury" and "Insured" are defined in the Policy, along with a complete description of exclusions and limitations. READ THE POLICY CAREFULLY AS IT CONTROLS. THIS BROCHURE IS ONLY A SUMMARY.

