How will you pay your rent, your mortgage, your bills?

- During a time of disability, not only does your paycheck stop, but your expenses will probably go up due to your disability or illness.
- Although your health insurance will help offset the cost of your illness or disability, you are still responsible for paying the monthly premiums, plus any deductibles and co-payments.
- Just think of the other recurring monthly expenses you face – housing, utilities, transportation, food, clothing, just to name a few.
- Without income protection, you might be forced to tap into funds reserved for future expenses, such as savings, retirement, or your children's education.

About Member Service Life

Since 1977, Member Service Life has offered innovative, affordable insurance products to its customers. We have built a reputation for excellence in the products we offer, the people we employ and the services we provide.

Member Service Life

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VSTD 4.0 (8/04)

Personal Income Protection

A short-term disability plan that protects you from loss of income due to a disabling illness or injury

Member Service Life

Personal Income Protection

How long could you maintain a comfortable standard of living without your paycheck?

Most of us depend on a regular paycheck. However, a disabling illness or injury that keeps you from working can put a sudden and dramatic stop to that major source of income.

It Can Happen To You

- Approximately 8 million adults have some disability that limits or prevents them from working.

MDRT/Sound Financial Plan, 2003

Find Your Benefit

Find the monthly salary closest to yours on the chart below. The amount to the right is the maximum monthly benefit for this salary.

Monthly Salary	Monthly Benefit
$833.00 – $915.99	$500
$1,000.00 – $1,082.99	$600
$1,166.00 – $1,249.99	$700
$1,333.00 – $1,415.99	$800
$1,500.00 – $1,582.99	$900
$1,666.00 – $1,749.99	$1,000
$1,833.00 – $1,915.99	$1,100
$2,000.00 – $2,082.99	$1,200
$2,166.00 – $2,249.99	$1,300
$2,333.00 – $2,415.99	$1,400
$2,500.00 – $2,582.99	$1,500
$2,666.00 – $2,749.99	$1,600
$2,833.00 – $2,915.99	$1,700
$3,000.00 – $3,082.99	$1,800
$3,166.00 – $3,249.99	$1,900
$3,333.00 – $3,415.99	$2,000
$4,166.00 – $4,249.99	$2,500
$5,000.00 – $5,082.99	$3,000
$5,834.00 – $5,915.99	$3,500
$6,666.00 – $6,749.99	$4,000
$7,500.00 – $7,582.99	$4,500
$8,333.00 – $8,416.99	$5,000
$9,167.00 – $9,249.99	$5,500
$10,000 and over	$6,000

Benefits rounded to the next lower $50 increment.

Things You Should Know

- **Offsets and Limitations**** – Under the following conditions, benefits may be offset or reduced:
  a. Sick leave or other salary continuation that is paid after the established onset date for disability benefits eligibility
  b. Benefits paid by another group disability benefits plan
  c. Social Security benefits paid because of this disability
  d. If applicable, salary losses that result from nervous and mental disorders will limit disability benefits to two weeks per year for two years after the elimination period expires. Under such conditions, benefits are subject to a lifetime limit of four weeks.
- **Pre-existing condition limitations** – No benefits are paid during the first 12 months of coverage for any disability resulting from a pre-existing condition. This is any condition for which the applicant received medical treatment, care, consultation or services and/or took prescription medications or had medication prescribed in the 12 month period prior to enrollment in the Personal Income Protection Plan.
- **Exclusions**** – In the following situations, benefits are not payable:
  a. If the employee is not under the regular care of a physician, meaning, the employee must personally visit a physician as often as is medically required, according to generally accepted medical standards and consistent with the stated severity of the insured's medical condition, to effectively manage and treat the insured's sickness or injury.
  b. If a workers' compensation or occupation disease law covers or would cover, the illness or injury.
  c. If the employee, while sane or insane, causes intentionally self-inflicted injury.
  d. If disability is caused by intoxication, use of narcotics, or addiction to drugs unless drugs were taken on the advice of a physician.

**** For a complete listing of exclusions, offsets and limitations consult your coverage certificate.**

Frequently Asked Questions

Q. I already have cancer insurance. Do I need Critical Illness insurance also?

A. Yes, cancer insurance covers cancer only and typically pays only for certain expenses. Under defined circumstances, Critical Illness insurance covers cancer, heart attack, stroke, kidney failure and major organ transplant.

Q. I have an accelerated benefits rider on my current life insurance. What is the difference?

A. To qualify for payment under an accelerated benefits rider, typically you must be terminally ill with less than one year to live, undergoing a major organ transplant or needing nursing home confinement for the remainder of life. Critical Illness insurance can pay after you are diagnosed with a covered critical illness. It eases the financial burden of surviving an illness.

Q. What if I get money from my health insurance and my disability insurance? Will those amounts be deducted from the benefit amount of my Critical Illness policy?

A. No, if diagnosed after the initial waiting period, 100% of the benefit amount is paid, regardless of any other payments you might be entitled to.

Q. What is the waiting period?

A. After the policy is in force, there is a 30-day waiting period. After the waiting period, if you are diagnosed with a covered condition, the policy pays the full face amount. If you are diagnosed with a covered condition during the waiting period, the policy pays 10% of the policy face amount as a lump sum. The policy terminates when the entire face amount of the policy has been paid.

Critical Illnesses Covered

- Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Major Organ Transplant – heart, lungs, liver, kidney or bone marrow/peripheral stem cells.

You've Seen It Happen

If you know someone who has suffered one of these serious illnesses, you've seen its devastating effects – both financially and emotionally.

About Member Service Life

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Member Service Life is proud to have earned the rating of A- (Excellent) from A.M. Best, a company that analyzes the financial strength and operating performance of insurance companies.

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MSL CII (11/01)

Voluntary Term Life

Imagine what your family would do if suddenly you were no longer there to provide the money needed for the mortgage or rent, food, clothing and car payments – just to name a few. Even if your spouse works, the loss of your income would be a serious financial burden to your family.

Voluntary Term Life Insurance can help relieve this burden. With it, you can rest assured that your family will have the protection they need if the unexpected should happen.

Benefits

- **Voluntary Term Life is an individual program** – You choose the amount you need.
- **High dollar protection** – You can choose from $25,000 up to five times your annual salary, with a maximum of $1 million.
- **It's flexible** – You choose the family members you want to insure.
  a. Employees and their spouses are eligible for up to 5 times the employee's annual salary ($1 million maximum for employee; $100,000 for spouse)
  b. Children age 15 days up to 21 years can be insured for $10,000 per child
- **Easy to apply** – Only one application is required to insure your entire family. For coverages under $100,000 the only medical requirement is answering the questions on the application. (In some cases, one or more of your answers to these questions may require further inquiry.)
- **Economical group rates** – Term life at group rates is the most economical form of life insurance. It offers pure protection with no associated cash accumulation.
- **Preferred rates for non-tobacco use** – Applicants who do not use any form of tobacco qualify for lower rates.
- **Convenient payments** – Your premiums are deducted from each paycheck on a "pay-as-you-go" basis.

Monthly Rates Including Waiver of Premium

Non-Tobacco						Tobacco				
25,000	50,000	75,000	100,000	PER 1,000	**AGE***	25,000	50,000	75,000	100,000	PER 1,000
$3.00	$6.00	$9.00	$12.00	$0.12	**19-34**	$4.50	$9.00	$13.50	$18.00	$0.18
$3.25	$6.50	$9.75	$13.00	$0.13	**35-39**	$6.00	$12.00	$18.00	$24.00	$0.24
$5.00	$10.00	$15.00	$20.00	$0.20	**40-44**	$9.75	$19.50	$29.25	$39.00	$0.39
$8.50	$17.00	$25.50	$34.00	$0.34	**45-49**	$15.75	$31.50	$47.25	$63.00	$0.63
$14.25	$28.50	$42.75	$57.00	$0.57	**50-54**	$26.75	$53.50	$80.25	$107.00	$1.07
$23.75	$47.50	$71.25	$95.00	$0.95	**55-59**	$37.75	$75.50	$113.25	$151.00	$1.51
$33.25	$66.50	$99.75	$133.00	$1.33	**60-64**	$53.25	$106.50	$159.75	$213.00	$2.13
$51.25	$102.50	$153.75	$205.00	$2.05	**65-69**	$70.75	$141.50	$212.25	$283.00	$2.83
$73.25	$146.50	$219.75	$293.00	$2.93	**70-74**	$101.00	$202.00	$303.00	$404.00	$4.04

*Premiums increase on your policy anniversary as you enter each new age category.

Children's Rates (age 15 days – 18 yrs)	
Coverage	Monthly Rate
$10,000	$1.10

Explanation of Benefits

- **Renewable** – This policy is renewable up to age 100. It cannot be cancelled by the company for any reason as long as premiums are paid.
- **Convertible** – This policy is convertible to whole life insurance.
- **Portable** – If you leave your present employment, you may continue your coverage at the group rate. **Note: Group rates increase with age.**

- **Waiver of Premium** – If you become totally disabled, prior to age 60, the premium is waived after 6 months of continuous disability. Waiver of Premium does not apply beyond age 60.
- **Accelerated Benefit** – Up to 50% of the policy, up to $250,000, is paid as a living benefit if any policy holder is diagnosed as terminally ill with a life expectancy of 12 months or less (24 months, in Kansas). Please refer to your policy for specific information.

This is a brief explanation of benefits and *not a contract.* For detailed information, please refer to your policy.

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Voluntary Term Life

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