

The Executive Blue Plan ... a Non-Graded Individual Disability Plan!

EXECUTIVE BLUE

The Executive Blue Plan is a non-graded disability coverage for applicants with substandard occupations. Applicants between the ages of 18 and 63 who have earned income of \$20,000 or more are eligible to apply.

Here's how the plan works:

- 30-day elimination period
- Two-year maximum benefit period
- Monthly benefits from \$500 minimum up to \$3,000 maximum depending on occupational Class
- \$50 Annual Policy Fee
- Waiver of Premium Benefit included Prior to age 65

Benefit period reduces by 50% at age 65 and terminates at age 70.

Maximum monthly benefits:

\$3,000	Class – AAA 60% of Earned Income
\$2,500	Class – AA 60% of Earned Income
\$2,000	Class – A 50% of Earned Income
\$1,500	Class – B 50% of Earned Income

Elimination Period Discount Factors:

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30 Days = 1.00
60 Days = 0.75

Look at these attractive rates:

Issue Age (Last Birthday)	Annual Premium Per \$100 Benefit	
	AAA-AA Class	A-B Class
18 - 24	\$ 31.50	\$ 45.50
25 - 29	39.00	54.00
30 - 34	45.00	61.50
35 - 39	52.50	74.00
40 - 44	61.00	89.50
45 - 49	75.00	107.00
50 - 54	93.50	131.50
55 - 59	120.00	154.00
60 - 63	136.00	182.50

Modal Factors: Semiannually .52;
Quarterly .265; Monthly .091
Note: Annual premium of \$300 or less must be paid annually.

Limitations, Exclusions and Individual Termination for Disability Coverage*

Benefits are not paid for any injury, sickness, or nervous or mental disorder caused:

- By war, declared or undeclared.
- While in the military, naval or air force of any country.
- By normal pregnancy, including child-birth or elective abortion.
- By intentional infliction while sane or insane (in Colorado or Missouri, while sane).
- By an illegal act, or resisting or fleeing arrest.
- By voluntary taking of poison or inhaling of gas.
- From any accident where blood alcohol content exceeds legal state limit.
- While under the influence of any narcotic, barbiturate or hallucinatory drug, unless under advice of a physician.
- Which is payable under Workers' Compensation, Occupational Law or similar legislation.
- By pre-existing conditions: a pre existing condition means a sickness or injury for which the insured has consulted a physician or received any medical advice, treatment, medical supplies, prescription medication or services within 12 months immediately before the effective date of insurance, or for which symptoms of a condition have occurred that would have led a prudent person to seek diagnosis, care or treatment during

the 12 months immediately before the effective date of insurance, or until the insured has been covered for 24 months. A condition listed on the application and not excluded by a rider is covered.

- Nervous or mental disorder benefit is one-half the maximum monthly benefit to a maximum benefit period of six months.
- If the insured has other disability income coverage in effect at the time of total disability, the benefit will be reduced so the total benefit does not exceed 100% of the insured's gross monthly income.
- The insured's coverage terminates on the earliest of: the premium due date when required premium is not paid, the premium due date after the insured retires or ceases to actively perform the material and substantial duties of regular occupation, the premium due date following attainment of age 70, the next premium due date upon request for cancellation, or the premium due date after the insured has a change in employment to an ineligible occupation.

Some provisions, benefits, exclusions or limitations listed herein may vary depending on your state of residence.

Additional Exclusions For Executive Platinum and Silver Plans Only

AD&D Benefit

- Bodily infirmity or disease in any form, or medical or surgical treatment.
- Bacterial infection, except infections from an accidental injury or unintentional ingestion of an infectious organism.
- Participating in a riot or insurrection.
- Travel or flight in any kind of aircraft, except on a regularly scheduled commercial flight as a fare-paying passenger.
- Suicide, or any attempt, while sane or insane (in Colorado or Missouri, while sane).

Hospital Indemnity Benefit

- Confinement, treatment or care performed outside the U.S., not recommended or prescribed by a physician, or is not medically necessary.

Home Health Care Benefit

- Benefits are not payable for custodial care, for services provided by a person resides in the insured's home or who is a member of the immediate family, or for services provided to an insured who is eligible for Medicare.

* Please refer to the Policy for full details of limitations and exclusions contained in this coverage.