



a **Horace Mann** company

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.

Underwritten by: National Teachers Associates Life Insurance Company (NTA Life)  
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# 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?



### An estimated

**8,876,560**

working Americans will experience a short-term disability (six months or less) due to illness, injury, or pregnancy in 2019.<sup>1</sup>

**40%** of U.S. homes

have at least \$6,275 in liquid savings. That is what it would take a family of four to replace income at the poverty level for three months.<sup>2</sup>

**1 in 4**

of today's 20 year-olds in the U.S. will become disabled before reaching age 67.<sup>3</sup>



<sup>1</sup> Council for Disability Awareness, Disability Statistics updated March 28, 2018; RI Department of Labor and Training Labor Market Information October 2019; <sup>2</sup> Council for Disability Awareness, Disability Income Awareness Month 2019 Fact Sheet; <sup>3</sup> Social Security Administration, Basic Fact Sheet 2019.



### 4 OUT OF 10 AMERICAN ADULTS

indicate they can't pay an unexpected \$400 bill without having to carry a balance on their credit card or borrow money from friends, family, or the bank.<sup>4</sup>



### WORKERS' COMPENSATION DOES NOT COVER MOST DISABILITY CHALLENGES

Workers' Compensation only covers time away from work if the disabling illness or injury was directly work-related. In 2017, only one percent of American workers missed work due to an occupational illness or injury.<sup>5</sup>

<sup>4</sup> Council for Disability Awareness, Disability Income Awareness Month 2019 Fact Sheet; <sup>5</sup> Council for Disability Awareness, Disability Income Awareness Month 2019 Fact Sheet

# 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 - \$1,900**  
per month  
**(\$33 - \$63/day)**

**\$2,000 - \$2,900**  
per month  
**(\$66 - \$96/day)**

**\$3,000 - \$4,000**  
per month  
**(\$100 - \$133/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 covered 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

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

**\$1,000**

**\$2,000**

**\$3,000**

##### 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, anywhere in the world.

Hospital does not include any institution, or part thereof, that is used primarily as a clinic (except in FL), 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 <sup>1, 10, 18</sup>
- Mental or Nervous Disorder(s) <sup>2, 3, 18</sup>
- 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 <sup>4, 5, 11, 17, 19</sup>
- Legal incarceration for more than seven days in a municipal, county, state, or federal correctional facility <sup>5, 6, 18, 19</sup>
- The voluntary use or taking of any narcotic, barbiturate, or other drug (unless administered on the advice of a Physician) <sup>7, 11</sup>
- 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 <sup>2, 5, 11, 12, 18, 19</sup>
- 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) <sup>8</sup>
- In FL, DC, ND and SD, the voluntary taking, absorption, or inhalation of any poison, gas, or fumes, or the medical treatment of any of these acts <sup>16</sup>
- The commission or attempted commission of a felony, or engaging in an illegal occupation

In CA, DC, DE, FL, ND and SD, benefits for Sickness are not payable if the Sickness is First <sup>20</sup> Manifested and First <sup>20</sup> Occurs during the 30 days following the Coverage Effective Date.

**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. In FL, the Preexisting Condition exclusion does not apply to breast cancer if the Insured has been free from breast cancer for more than two years prior to the Coverage Effective Date. 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 <sup>13</sup> 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. <sup>14, 15</sup>

**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). In FL, the Childbirth benefit is not available if conception occurs during the first 30 days following the Coverage Effective Date. In CA, DE, DC, ND and SD, the child birth benefit is not available if the birth occurs during the first 300 days following the Coverage Effective Date.

## 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 <sup>9</sup> after receipt. You will be issued a full refund and the Policy will be voided from its original Issue Date. After 30 days <sup>9</sup> 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.

<sup>1</sup> In DC, Alcoholism only <sup>2</sup> Not applicable in FL <sup>3</sup> In DE, Mental or emotional disorders <sup>4</sup> In DC, FL and ND, Injury resulting from alcohol, an intoxicant, or being under the influence of alcohol or an intoxicant <sup>5</sup> Not applicable in DE <sup>6</sup> In DC, FL, ND and SD, incarceration in a municipal, county, state or federal correctional facility <sup>7</sup> In DC, the voluntary use of any illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and intentional misuse of prescription drugs <sup>8</sup> In CA, DE, DC, FL, ND and SD, medical treatment or elective procedure that is not medically necessary, including but not limited to cosmetic surgery <sup>9</sup> 10 days in CA, DC, DE, FL, ND and SD <sup>10</sup> For SD, the treatment of alcoholism and drug addiction <sup>11</sup> Not applicable in SD <sup>12</sup> Not applicable in ND <sup>13</sup> One year in SD <sup>14</sup> In ND, Preexisting Condition means a condition for which medical advice or treatment was received from a Physician within the two year period before the Coverage Effective Date <sup>15</sup> In CA, Preexisting Condition means a condition for which: (1) medical treatment, care or services for a diagnosed condition or prescribed medication for a diagnosed condition was received in the two-year period immediately prior to the Coverage Effective Date; or (2) symptoms existed within the one-year period before the Coverage Effective Date that would cause an prudent person to seek medical advice or treatment; and (3) the Total Disability caused or substantially contributed to by the condition begins in the first year after the Coverage Effective Date. A Complication of Pregnancy is not considered a Preexisting Condition unless the Total Disability related to the Complication of Pregnancy began before the Coverage Effective Date. <sup>16</sup> In CA, The voluntary taking, absorption, or inhalation of any gas or the medical treatment of any of these acts <sup>17</sup> In CA, Injury resulting from an intoxicant, or being under the influence of any intoxicant <sup>18</sup> Not applicable in CA <sup>19</sup> Not Applicable in DC <sup>20</sup> First not applicable in SD

