

Special Disability Income Plan Features

24-Hour Coverage

Your policy covers you all day, every day, even while you are on the job!

Premium Guarantee

Your rates will not increase during the life of your policy, even after you become injured!

Unrestricted Benefit Usage

The monthly benefit you receive after your claim is approved comes without restrictions. Use it to pay for whatever needs arise during your disability.

Continuous Coverage

Because this is an individual policy, you can keep the policy in force even if you change or lose your job.

Guaranteed Renewable To Age 65

USL&H cannot cancel your policy at anytime prior to age 65, as long as you pay your premiums on time.

Convenient Payment Methods

We accept checks and major credit cards. You can also elect to pay your premiums through an automatic withdrawal from your checking account.

USL&H offers a quality plan for most occupations!



Policy Exclusions & State Variations

Policy Exclusions

The policy does not cover disability resulting from:

- A Pre-Existing Condition. *(Does not apply in Indiana)*
- Conditions or activities specifically excluded by an Elimination Endorsement.
- Suicide or attempted suicide, while sane or insane. *(Insane does not apply to Missouri residents)*
- Intentional self-inflicted injury or sickness, while sane or insane. *(Insane does not apply to Missouri residents)*
- War or act of war, declared or undeclared.
- Participation in a riot.
- Loss while in the military, naval or air service of any country.
- Rest cures (unless such rest is prescribed by a Physician for an underlying physical condition and is subject to interpretation of an Independent Medical Review Organization).
- Normal pregnancy or childbirth.
- Air travel, other than as a fare-paying passenger on a scheduled, commercial flight.
- Loss due to mental illness, alcoholism or drug addiction.
- The commission of a crime (or attempt to commit in NE) while engaged in an illegal act, illegal occupation, or felonious act or aggravated assault.
- Injuries sustained while under the influence of alcohol or non-prescription or prescription drugs not prescribed by Your licensed treating physician.



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Refer to policy #DI-10POL. This brochure provides a brief description of the policy. Read the policy carefully. It alone describes in detail the rights and obligations of both you and the insurance company.

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Disability Income Insurance

It Works When You Can't.



Why Disability Income Insurance?

Give yourself peace-of-mind and prepare for the unexpected with short-term disability insurance. You can use your benefits to **make up for lost salary or wages**, **pay for ongoing household expenses**, or **apply them towards large medical bills**.

In short, our disability insurance policy helps you maintain a portion of your income and continue paying bills if you become disabled.

Consider the following facts:

30% Of workers entering the work force today will become disabled before retiring.¹

62% Of bankruptcies filed in 2007 were due to inability to pay for medical expenses.²

Receive up to 66^{2/3}% of your income* while recovering from a disability



If I Become Disabled, What Do I Receive?

Disability Income policyholders can receive **up to 66^{2/3}%** of their income* while disabled. What you receive is based on your current income and the Monthly Benefit, Elimination Period and Benefit Period you select.

Monthly Benefit Amount (\$400 - \$3,000/month)

A wide range of Monthly Benefits are available; however, you cannot choose an amount that is greater than 66^{2/3}% of your income*.

Elimination Period (7, 14, 30, 60 or 90 days)

If you become disabled³, you will start receiving disability benefits after your Elimination Period has expired. Choose from the Elimination Periods listed above.

Benefit Period (6, 12, 24 or 60 months)

You will continue to receive disability benefits until you are no longer totally disabled or until the Benefit Period has been exhausted. You can choose from the Benefit Periods listed above.

Are There Any Other Special Benefits?

We also provide the following benefits **at no extra charge!**

\$2,500 Accidental Death Benefit

This benefit is payable for death resulting from an accident directly and independently of all other causes. The loss must take place within 90 days after the incident.

Hospital Confinement Benefit

If a sickness or accidental injury puts you in the hospital, the policy will pay up to an **additional \$3,000 per month** for two months.

Organ Transplant Benefit

If you become totally disabled as a result of giving one of your organs for use as a transplant, benefits will be payable as for any other disability. (Policy must be in force at least six months)

Applying For Coverage

Eligibility

The Disability Income plan is available to most working employees who meet the following criteria:

- Age 18—59
- Have not missed more than 5 consecutive days due to sickness or accidental injury within last 180 days
- Occupation is considered to be acceptable by our Underwriting Guidelines
- Applicant resides in Arizona, Arkansas, Illinois, Indiana, Missouri or Nebraska

Get A Quote!

Premium will vary based on your age, occupation and benefit selections. To get a quick quote, you can:

- Visit www.unitedsecuritylandh.com
- Contact your local insurance agent

Call your local insurance agent for a free quote!



* See policy for definition.

¹ Social Security Administration, Fact Sheet January 31, 2007

² The American Journal of Medicine, June 4, 2009

³ Total Disability is defined as being unable, due to sickness or injury, to perform all of the substantial and material duties required of the insured's regular occupation. While you are disabled, you must be under the care of a physician for the cause of the total disability.