



OUTLINE OF COVERAGE

Benefit Comparison: Select Plus vs. Select Elite Plans

COVERAGE FEATURE	Select Plus Plan	Select Elite Plan MOST RECOMMENDED
ACCIDENTAL DEATH & DISMEMBERMENT (24-HOUR OCCUPATIONAL)		
Principal Sum	\$500,000	\$500,000
Accidental Death Benefit	\$500,000 (Lump Sum)	\$500,000 (Lump Sum)
ACCIDENT MEDICAL EXPENSE (COMPLIANCE SHIELD)		
Maximum Benefit Amount	\$500,000	\$1,000,000 DOUBLE COVERAGE
Deductible	\$0	\$0
TEMPORARY TOTAL DISABILITY (TTD)		
Weekly Maximum Benefit	\$500 / week	\$1,000 / week 2X BENEFIT
Waiting Period	30 Days	30 Days
CONTINUOUS TOTAL DISABILITY (PTD)		
Maximum Benefit	\$500 / week	\$1,000 / week
Benefit Period	To Age 65	To Age 65

*Weekly benefits are subject to the lesser of 70% of average weekly earnings or the maximum weekly benefit amount shown. Coverage is subject to the terms and conditions of the Master Policy.