

# INCOME SECURITY

## The Disability Income Insurance Plan



**U S UNITED SECURITY**  
**L H** LIFE AND HEALTH INSURANCE COMPANY

*Quality Products from Caring Professionals*

6640 South Cicero Avenue  
Bedford Park, Illinois 60638  
800/875-4422

## HOW BENEFITS ARE PAID

### *Eligibility*

This plan is available to working employees/union member ages 18 through 59. Most eligible applicants will be issued a policy, provided they have not missed more than five consecutive days at work due to a Sickness or Accidental Injury within the last 180 days prior to the application date.

### *Disability Benefits*

Monthly Income Benefits are payable for total and continuous disability due to a covered Sickness or Accidental Injury beginning before age 65 and before you are no longer working as defined in your policy. Depending on the coverage you select, benefits are payable after 7, 14, 30, 60, or 90 days of disability. Benefits continue for as long as you are disabled up to 6, 12, 24, or 60 months, or until your policy benefits terminate during the month of your 65th birthday.

### *Occupation (Retirement and Unemployment)*

Occupation means the work you were engaged in prior to your disability. If you are temporarily unemployed when you become disabled, your occupation will be the work you did prior to disability. Your policy will terminate if you retire prior to age 65 and prior to a disability.

### *Own Occupation/Any Occupation*

I. If the 60 month (5 year) benefit period is chosen, it is agreed and understood that loss of time benefits will be paid if total disability prevents the insured from performing the duties of his/her occupation for the first 24 months (2 years).

II. If total disability exceeds 24 months (2 years), loss of time benefits will be paid if you are unable to perform the duties of any occupation. Any occupation shall mean any income producing work for which you are reasonably fitted by education, training or experience.

### *Definitions*

Total Disability means being unable, due to a Sickness or Accidental Injury, to perform all the substantial and material duties of your regular occupation and you do not perform such duties. While you are disabled you must be under the regular care of a physician for the cause of the disability.

Physician means a person who is licensed or legally authorized to give medical care and treatment, and acting within the scope of the license or authorization; and qualified to attest to disability.

Sickness means covered illness, disease or complication of pregnancy of an insured person occurring while the policy is in force.

Injury means bodily harm, which is caused by an accident. It includes all injuries received in any one accident occurring while the policy is in force.

### *Automatic Total Disability*

You are considered automatically disabled if Sickness or Accidental Injury results in loss of:

1. Sight of both eyes.
2. Hearing of both ears.
3. Speech.
4. Use of both hands.
5. Use of both feet.
6. Use of a hand and a foot.

### *Benefit Limitations*

Benefits will be limited to 66 2/3 percent of your average gross monthly income from this plan and/or other income plans and/or social security disability payments.

### *Pre-Existing Conditions Limitations*

*Pre-Existing Condition* means a Sickness or Accidental Injury for which an insured person received medical advice, care or treatment within 12 months (6 months for Indiana residents) before that person's insurance began under the policy or produced symptoms within that 12 month period (6 months for Indiana residents) which would have led a prudent person to seek diagnosis, care or treatment. If the condition is not disclosed in the application, such condition will not be eligible for payment until the insured person has been covered for 24 continuous months, (12 months for Indiana residents) unless excluded by a rider. (Note: Health conditions listed on the application and not excluded from coverage are NOT considered "Pre-Existing Conditions.")

### *Accidental Death Benefit*

The Accidental Death Benefit insures you against death resulting from an accident, directly and independently of all other causes. The accident must take place while you are insured by this benefit. Also, the loss must take place within 90 days after the accident.

### *Organ Transplant Benefit*

After this policy has been in force 6 months or more, if you become totally disabled as a result of giving one of your organs for use as a transplant, benefits shall be payable as for any other total disability.

## Your Earning Power Is Your Most Important Asset.

### *There are no restrictions on how you use your benefit money*

Use your benefits to make up for lost salary or wages... to pay for ongoing household expenses... or to help out with the big medical bills that may go along with a serious accident or illness. All benefits are paid directly to you to use any way they will do you the most good. These benefits are payable in addition to any other insurance or benefit programs you may have, as long as the combined benefits do not exceed 66 2/3 percent of your average gross monthly income.

- Select benefits from \$400 to \$3,000 a month when you are disabled and can't work due to a Sickness or Accidental Injury
- Benefits can continue for up to five full years
- No restrictions on how you use your benefit money
- Convenient automatic check withdrawal, credit card, employer list billing and monthly, quarterly, semi-annual or annual premium payments available
- \$2,500 Accidental Death Benefit
- Hospitalization Rider pays up to an additional \$3,000 per month (for two months) if a Sickness or Accidental Injury puts you in the hospital
- 24-Hour Coverage — on or off the job!

## HOW BENEFITS ARE PAID

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### *Exclusions*

Generally, Disability Benefits are not paid for:

- Conditions or activities specifically excluded by an Elimination Endorsement.
- Suicide or attempted suicide, while sane or insane. (Insane does not apply to residents of Missouri.)
- Intentionally self-inflicted injury or sickness, while sane or insane.
- War or act of war, declared or undeclared.
- Participation in a riot.
- Loss while serving in any Military branch of any country.
- Rest cures.
- Normal pregnancy or childbirth.
- (Complications of Pregnancy are covered as defined in policy).
- 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 or attempt to commit a felonious act.
- Injuries sustained while under the influence of alcohol or non-prescription drugs or prescription drugs not prescribed by a licensed physician.

### *About USL&H*

United Security Life & Health Insurance Company is a specialty company focusing on health insurance for individuals. Each of the major departments are headed by a seasoned veteran with over 25 years of experience. We, at USL&H, not only have the competence, expertise, and experience to provide outstanding service, but also the desire and caring needed to put it on a personal level. We look forward to serving all your needs now and in the future.

### *Renewability and Termination*

So long as premiums are paid when due, your policy cannot be canceled or the rates cannot be changed unless the same action is taken on all such policies issued in your State. Your policy cannot be canceled or the rates changed because of any changes in your health or because of any claims you may file.

The policy will terminate:

1. if premium is not received within the grace period provided for premium payment;
2. if you retire;
3. when you reach age 65.

## Income Security

*“It works when you can’t.”*

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This brochure is a brief description of the plan, not a contract. See Policy DI-06POL for your state for exact terms and provisions.