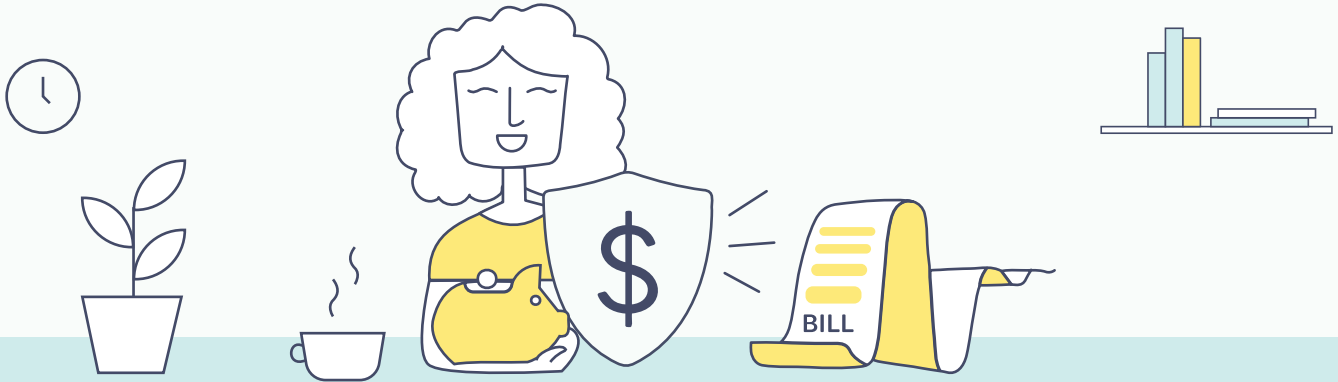


Shield Plus

Pays cash directly to you when you're sick or hurt and can't work



If an injury or illness leaves you unable to work, the last thing you should have to worry about is how you're going to pay your bills during the weeks or even months it takes to recover. That's why we created Shield Plus.

Shield Plus pays cash benefits to help cover expenses such as:

- Deductibles and copayments on your medical insurance
- Other out-of-pocket medical costs
- Monthly expenses such as mortgage or rent, car payments, utility bills and more
- Everyday needs like childcare, groceries and transportation
- Guarantee Issue - you cannot be denied coverage

Can you *really* afford to miss time from work?

Your bills are going to keep coming, even if you aren't able to earn the money you need to pay them.

Protect yourself with Shield Plus

1. Your coverage begins Day One when you're too sick or hurt to work. Your coverage starts the same day we process your application. From Day One, Shield Plus protects you by paying you cash so you can stay on top of your day-to-day living expenses.

2. Shield Plus pays you cash when you need it most. Up to \$1500 per-month for up to six full months.

3. You get cash on top of your other benefits. Yup, even regular or enhanced workers comp or even your Gold Shield Plan. Choose from \$500 up to \$1500 per-month.

4. It covers the stuff that actually happens. Shield Plus covers a wide range of things that keep people from working - from the little stuff like getting the flu or breaking a bone to major events such as surgery, hospitalization or complications from pregnancy. It covers injury AND sickness, 24 hours a day, every day of the year. There are no sneaky exclusions hidden in the fine print.

5. It goes where you go. Retiring? No problem. Your Shield Plus policy will follow you into retirement.



Shield Plus

Short-term Disability Protection

YOU RECEIVE

💰 Monthly direct payments of your chosen benefit amount or illness up to \$9,000 over 6 months

💰 Choose your monthly benefit: \$500 \$800 \$1,000 \$1,200 \$1,500

WHAT'S COVERED (as long as you are under a doctor's care)

- ✓ Minor injuries such as sprains and strains
- ✓ Minor illnesses such as sinusitis, flu, asthma, bronchitis, pneumonia
- ✓ Injuries or illnesses that require hospitalization, inpatient or outpatient surgery, C-sections or fractures
- ✓ Serious conditions such as heart attack, cancer, stroke, paralysis, hip fracture and more

Eligibility

To be eligible for Recovery Period Benefits under the policy, you must be Totally Disabled due to a covered Sickness or Injury and you must be under the Regular Care of a Physician.

Concurrent and Recurrent Recovery Periods

If an insured is in a Recovery Period as the result of more than one covered loss, only one Recovery Period Benefit will be payable at any one time. Successive (recurrent) Recovery periods will be considered one Recovery Period unless such periods are separated by at least 180 consecutive days or the Recovery Periods resulted from different or unrelated injuries or sicknesses.

Maximum Benefit Period

Maximum Benefit Period is the maximum number of months for which monthly benefits may be payable. The Maximum Benefit Period available for a covered loss is six months. Benefits are payable while the insured remains in a Recovery Period for up to the Maximum Benefit Period. Not all claims will qualify for the Maximum Benefit Period.

Preexisting Conditions

Loss caused by a Preexisting Condition is not covered unless such loss begins after 12 months from the effective date.

You have a preexisting condition if: 1) you received

medical treatment, care or services, or took prescribed medication, for a diagnosed condition in the 12 mos prior to the effective date of the policy, or 2) you suffered from a physical or mental condition, diagnosed or undiagnosed, which was misrepresented or not disclosed in your application (i) for which you received a physician's advice or treatment within 12 months prior to the effective date, and 3) the recovery period caused or substantially contributed to by the condition begins in the first 12 months after the policy effective date.

Exclusions

This policy will not pay Recovery Period Benefits for Recovery Periods directly caused by or resulting from: 1) attempted suicide or intentionally self-inflicted injury 2) normal pregnancy or childbirth, 3) cosmetic surgery or 4) any other condition excluded by name or specific description in an exclusionary rider

Definitions

Recovery Period - the period during which the Insured (you) is Totally Disabled due to a covered sickness or injury.

Totally Disabled - you are considered Totally Disabled if 1) that as a result of Sickness or Injury you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual or customary way. 2) If not employed, "Totally Disabled" means you must be unable to perform your normal activities due to a covered Sickness or Injury.

Disclaimer

Shield Plus is a supplement to health insurance and is not a substitute for Major Medical, or other minimal essential coverage.

Policy effective date is generally 15-45 from when your first premium is received, but may be delayed due to underwriting acceptance. The Policy Effective Date will be shown in the Schedule of Benefits you receive after applying. This policy is Non-Cancellable and Guaranteed Renewable to Age 72. This is a brief description of policy benefits and limitations for Form No. 14176-CA. See policy for complete details of benefits, exclusions and limitations.



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