

HealthDepot

Essential Protection

50-100-250-300



Add-On Accidental Death & Dismemberment

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At Health Depot, we are committed to providing premier customer service and maintaining relationships of trust with all of the people we serve—including our members, carriers and business partners.

We provide access to affordable health and consumer benefits to the people who need these products most—entrepreneurs, self-employed professionals and contractors. We are also dedicated to empowering our members with valuable resources, information and support to guide them in making their personal and professional lives easier and more fulfilling.

Health Depot offers only the most valuable solutions from trusted names in the consumer products and benefits industry. We work closely with our business partners and vendors to ensure that these products meet our extremely high quality standards.

Vision & Values

Create a community of people who collectively help one another socially by interacting and exchanging ideas with one another, financially by leveraging the power of the group to acquire benefits and services, and physically by providing support, information and benefits related to individual health.

Well-being, Diversity, Discovery, Caring, & Integrity

- We believe in making our members more comfortable, healthy, and happy.
- We recognize that every member is different; each one shaped by unique life experiences with different needs for well-being.
- We promote education and learning new ideas for our members.
- We understand, empathize with, are compassionate toward, and meet the needs and requests of our members.
- We do what is right, are accountable for, and take pride in our actions in everything we do for our members.



Value
Added
Benefits



In 2016, Identity Theft impacted over 15.4 million US consumers with \$16 billion stolen and has been a top complaint to the Federal Trade Commission for the last 5 years.

ID Resolution's WRAP™ service offers FREE assistance to members who have had their personal information fraudulently used by identity thieves. Experienced fraud resolution specialists can help resolve financial, criminal and medical identity theft.

Fraud Specialist

Members who are victimized by identity fraud will interact with one specialist who knows the details of the case and manages the case from beginning through final resolution.

The Fraud Specialist works with all creditors, agencies, law enforcement, professional associations, credit reporting agencies and collection companies. The Fraud Specialist also works with the victim when necessary, to place fraud alerts, credit freezes and suppressions with the three credit bureaus.

Extensive Suite of Monitoring Products if You Are a Victim

- Triple bureau credit report
- Triple bureau credit monitoring
- Court records monitoring
- Cyber monitoring of credit cards, bank accounts, medical ID, drivers license, etc.
- Social security number trace
- Pay day loan monitoring



Other Services Included

Infant and minor identity risk mitigation - if you have children under 18, they can find out if they have a credit file (they shouldn't) and make sure they are flagged as minors.

Personal document replacement assistance - An advocate will assist in replacing sensitive personal identity documents, financial records, legal document and other critical records.

Identity travel response - An advocate will work with governmental agencies to help the traveler get lost documents reissued, work with airlines and hotels to replace lost tickets, interact with local law enforcement and assist in getting credit cards protected and replaced.

Deceased family member identity protection - If you have a bereavement in the family, they will help protect against identity fraud.

Relocation of residence assistance - An advocate can provide guidance on change of address notifications, mail forwarding or bundling, guidance on securing sensitive information during the move, replacement of lost documents and an identity wellness checkup after the move.

Deployed military personnel identity risk mitigation - An advocate can work with family members to review credit and personal information, add a protective Active Duty Military Alert on credit files and remove names from pre-approved credit offers and personalized marketing for two years.



Each member is entitled to one (1) initial sixty-minute office or telephone consultation per separate legal matter at no cost with a network mediator. In the Event that the member wishes to retain a participating mediator after the initial consultation, they will be provided with a preferred rate reduction of 25% from the mediator's normal hourly rate. Typical matters may include divorce & child custody, contractual & consumer disputes, real estate & landlord tenant, car accidents & insurance disputes, etc.

Will Preparation - At no cost, members will receive a Free Simple Will or update of existing will. Members will also have access to the interactive Online Will Program provides the plan participants with a resource to create their own will privately on-line. The participant follows the prompts for the will format selected, building their own will, which they can then download/print, with complete instructions on proper signing and witnesses, so the will is valid. The program is fully guaranteed valid in 49 states (the one exception is Louisiana).

Website Services - Members have access to over 1,000 legal and financial topics and free access to over 2,000 legal and financial forms. Items included are legal encyclopedia, self-help material, financial tools, government forms and attorney articles.

Additional Services - The following services will be available to members through participating network attorneys at the corresponding reduced fee:

| | |
|---|-------|
| Defense of moving traffic violations | \$139 |
| Assistance with a residential real estate closing (review & consultation of Title & lending documents) | \$299 |
| The filing of an uncontested divorce | \$449 |
| The filing of an uncontested adoption (resident state only) | \$399 |
| Preparation of Will with Simple Minor's Trust | \$169 |
| The development and assistance with funding a Revocable Living Trust | \$449 |

Examples of the types of matters for which you may use this program include:

Civil/Consumer matters including, Landlord/Tenant, Collection issues, Bankruptcy, Consumer Transactions, Warranties, Civil Rights, Contractual Disputes, Budgeting, Credit issues, and other related services.



You and your eligible family members can receive financial services from the experts at CLC, Inc. The financial counseling program provides education, guidance and counseling and assists you in determining the most appropriate way to handle your financial situation.

You are entitled to a telephone consultation with a CLC financial counselor at no cost. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPAs. Telephone consultations are generally limited to 30 to 60 minutes per issue.

Optional: In the event you wish to retain your counselor for additional services, you may elect to continue working with your coach through MySecureAdvantage at a rate of \$39.95 per month. This service provides you with unlimited access to your financial coach and you may continue on a month-to-month basis.

Tax Preparation and Consultation - You are entitled to receive a 30-minute income tax planning related consultation per year on each separate tax issue you encounter. Preparation of all personal income tax documents are prepared by a CPA at a preferred rate reduction of 25% from the CPA's normal fee.

Budgeting Techniques - This service provides analysis of your budget with a goal of developing a realistic spending plan that incorporates current and future financial goals. The analysis will include advice on maximizing income, reducing expenses, as well as managing the use of credit.

Credit Repair - You are provided with a credit report analysis including tips on strategies to improve your credit score. Services are available to help you repair credit after bankruptcy.

Debt Counseling - Service provides an analysis of your debt structure to ensure you are managing debt in the most effective way possible. Effective strategies for credit challenges including direct access to non-profit credit counseling services.

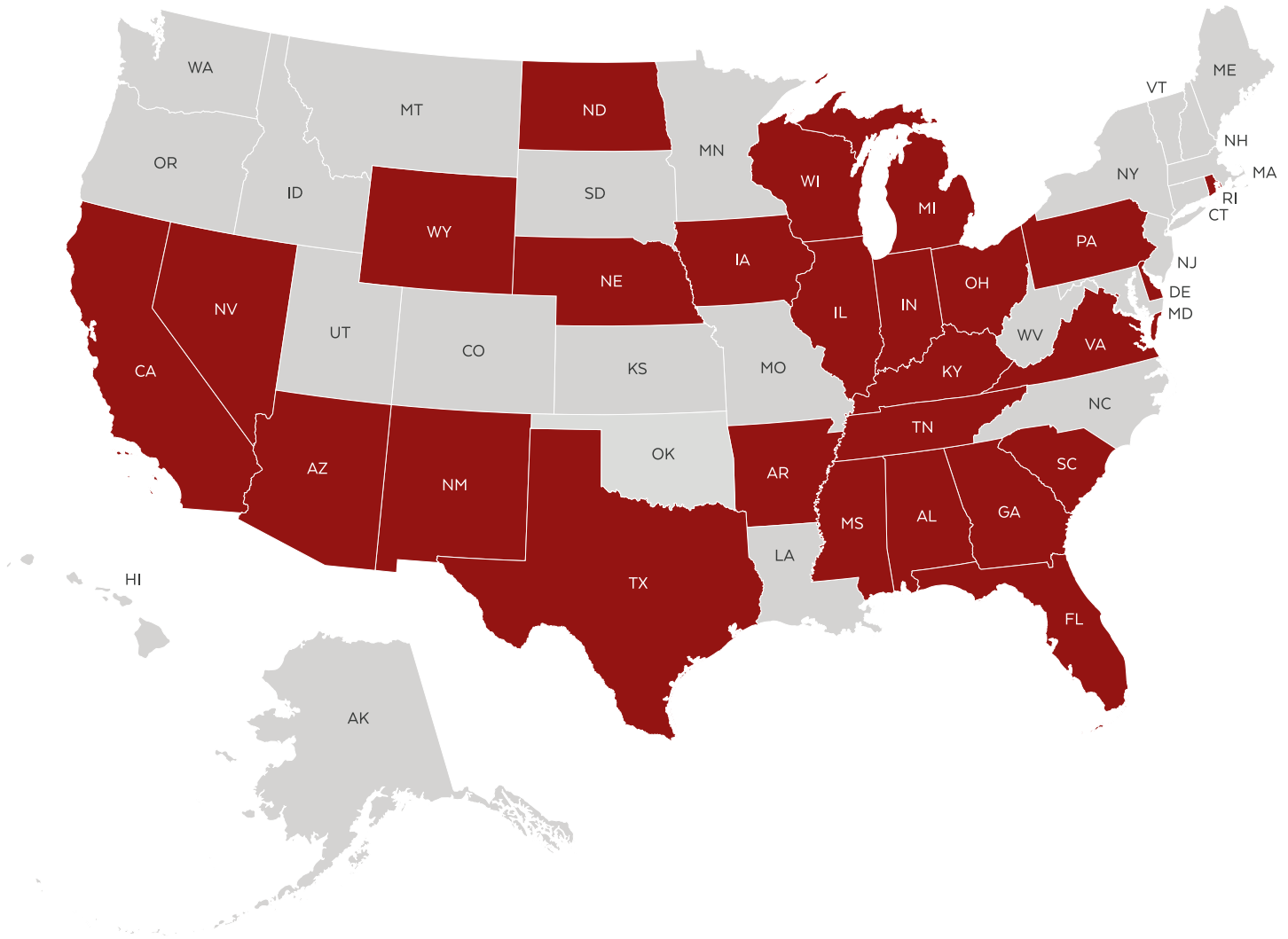
The following is a partial list of the many financial topics available to be discussed with a CLC Financial Coach:

| | | |
|--------------------------------------|--|----------------------------------|
| 401(k) Review | Insurance Buying Strategies | Retirement Planning |
| Budgeting Techniques | Internet Stock Trading | Reverse Mortgages |
| College Funding Analysis | IRA Rollovers | Saving For Financial Emergencies |
| Corporate Bonds | Medicaid/Medicare | Social Security Benefits |
| Credit After Bankruptcy | Money Market Accounts | Small Business Financing |
| Credit Cards w/ Lower Interest Rates | Mortgages | Student Loans |
| Credit Repair Scams | Mutual Funds | Tax Issues |
| Credit Reports | Negotiating Late Rent/Utility Payments | Tax Levy Resolution |
| Divorce Planning | Pre-Retirement Analysis | U.S. Savings Bonds |
| Finding a Financial Advisor | Renting vs. Buying a Home | Wage Garnishment Resolution |

HD Essential
Protection
50-100-250-300
Insurance
Benefits

Eligibility Requirements

- Between the ages of eighteen (18) and sixty-four (64)
- Reside in an available state
- Dependent children must be under the age of nineteen (19) or under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning



Benefits Available - 26 States & DC: AL, AZ, AR, CA, DE, FL, GA, IL, IN, IA, KY, MI, MS, NE, NV, NM, ND, OH, PA, RI, SC, TN, TX, VA, WI, WY.

Insurance benefits are not available to residents of: AK, CO, CT, HI, ID, KS, LA, ME, MD, MA, MN, MO, MT, NH, NJ, NY, NC, OK, OR, SD, UT, VT, WA, WV.

Federal Insurance Company

CHUBB®

Federal Insurance Company, a Chubb company (“Chubb”), is one of the strongest carriers in the market: a specialty Accident & Health carrier with the experience, and financial strength to offer rich options, broad coverages and higher limits at competitive rates. Over the past 55 years, Chubb has offered accident and health solutions to a wide range of markets including large and small businesses, professional practices, schools and colleges, financial institutions, membership associations, civic, church and nonprofit organizations. Chubb Accident & Health has consistently demonstrated an exceptional ability for creative collaboration with policyholders, through their flexible and innovative approach to products and services.

Chubb receives consistently high ratings for financial strength from A.M. Best, Moody’s and Standard & Poor’s, the leading independent analysts of the insurance industry.



Add-On AD&D Benefit

Accidental Death & Dismemberment Insurance

| Benefit Description | Essential Protection 50 | Essential Protection 100 | Essential Protection 250 | Essential Protection 300 |
|---|-------------------------|--------------------------|--------------------------|--------------------------|
| Accidental Death Benefit (Principal Sum)^{1,2} | | | | |
| Pays a lump sum benefit for a Covered accidental loss of life, limb, speech, sight or hearing. If a Covered Person suffers multiple Covered Losses as the result of one Covered Accident, only the single largest benefit amount is paid. | | | | |
| Loss of Life | \$50,000 | \$100,000 | \$250,000 | \$300,000 |
| Loss of Speech and Hearing (Both Ears) | \$50,000 | \$100,000 | \$250,000 | \$300,000 |
| Loss of Speech and One Hand, One Foot or Sight of One Eye | \$50,000 | \$100,000 | \$250,000 | \$300,000 |
| Loss of Hearing and One Hand, One Foot or Sight of One Eye | \$50,000 | \$100,000 | \$250,000 | \$300,000 |
| Loss of Both Hands or Feet | \$50,000 | \$100,000 | \$250,000 | \$300,000 |
| Loss of Sight or a combination of any two of Hand, Foot or Sight of One Eye | \$50,000 | \$100,000 | \$250,000 | \$300,000 |
| Quadriplegia | \$50,000 | \$100,000 | \$250,000 | \$300,000 |
| Paraplegia | \$37,500 | \$75,000 | \$187,500 | \$225,000 |
| Hemiplegia | \$25,000 | \$50,000 | \$125,000 | \$150,000 |
| Loss of One Hand or One Foot | \$25,000 | \$50,000 | \$125,000 | \$150,000 |
| Loss of Sight of One Eye | \$25,000 | \$50,000 | \$125,000 | \$150,000 |
| Loss of Speech or Loss of Hearing (Both Ears) | \$25,000 | \$50,000 | \$125,000 | \$150,000 |
| Uniplegia | \$12,500 | \$25,000 | \$62,500 | \$75,000 |
| Loss of Thumb and Index Finger of the Same Hand | \$12,500 | \$25,000 | \$62,500 | \$75,000 |

¹ The Primary Member's benefit is equal to 100% of the Principal Sum listed. The Spouse's or Domestic Partner's benefit is equal to 50% of the Member's Principal Sum. Dependent Children's benefit is equal to 10% of the Member's Principal Sum.

² The Stand Alone AD&D policy includes benefits for Child Care Expense, Coma and Seat Belt & Occupant Protection Device, as well as an Extension of Insurance provision for Exposure and Disappearance.

THE ESSENTIAL PROTECTION 50-100-250-300 MEMBERSHIPS ARE ONLY AVAILABLE AS AN ADD-ON TO ESSENTIAL PROTECTION MEMBERSHIP LEVELS 1-6. THE ADD-ON ACCIDENTAL DEATH & DISMEMBERMENT IS NOT AVAILABLE AS A STAND-ALONE PLAN.

Voluntary Accident Insurance

The following exclusions apply to the Voluntary Accident policy. This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition no benefits will be paid for any Accident, Accidental Bodily Injury or Loss caused by or resulting from any of the following:

1. an Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
2. an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.)
3. an Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony.
4. any occurrence while an Insured Person is incarcerated after conviction.
5. an Insured Person being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.
6. an Insured Person being under the influence of any narcotic or other controlled substance at the time of an Accident. (This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)
7. an Insured Person being engaged in or participating in a motorized vehicular race or speed contest.
8. an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.)
9. an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury.
10. a declared or undeclared War.

Frequently Asked Questions

FAQs

How do the benefits pay?

Accidental Death & Dismemberment pays a lump sum payment.

How do I file claims for my benefits?

Register and login to your Member Portal at www.healthdepotassociation.com; print the CHUBB Claim Form; complete and sign; and send completed forms to: **Co-ordinated Benefit Plans, LLC, Health Depot Association Claims, P.O. Box 21673, Eagan, MN 55121**. If you have questions about filing a claim or would like to check on a claim status, please call **(866) 224-6318** and their Customer Service Team will be glad to assist you. You can also check on a claim status online at CBPconnect.com.

Can I make changes to my membership?

You may make changes to your membership during the first thirty (30) days of coverage, on your annual anniversary or if you experience a Qualifying Event.

What is a Qualifying Event?

Qualifying Events allow you to make changes to your membership outside of your annual anniversary date:

- **Change in legal marital status** – marriage, divorce, annulment, death of a spouse or legal separation
- **Change in dependent children** – birth, adoption, legal guardianship or death of a child
- **Dependent children “age out”** – child’s age exceeds the age limitations of the membership

To make changes to your membership due to a Qualifying Event, call Health Depot Customer Service at (855) 351-7535.

I am moving, what do I need to do?

Please login to the Member Portal and change your address or you can call Health Depot Customer Service at (855) 351-7535. It is crucial that your address is correct in our system, because an incorrect address could delay your claims.

If I cancel my Essential Protection membership, can I keep the Add-On Accidental Death & Dismemberment membership?

No. The Add-On Accidental Death & Dismemberment benefit included in the Essential Protection 50-100-250-300 membership is not available on a Stand-Alone basis; it is only available as an add-on to an Essential Protection membership. If you cancel your Essential Protection membership, the Add-On Accidental Death & Dismemberment plan will also be canceled.

Membership Rates

Add-On AD&D Monthly Membership Rates

| | Essential Protection 50 | Essential Protection 100 | Essential Protection 250 | Essential Protection 300 |
|------------------------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Maximum Benefit Amount | \$50,000 | \$100,000 | \$250,000 | \$300,000 |
| Member | \$19 | \$25 | \$34 | \$39 |
| Member + 1 | \$25 | \$30 | \$45 | \$54 |
| Member + Family | \$29 | \$35 | \$54 | \$62 |

THE ESSENTIAL PROTECTION 50-100-250-300 MEMBERSHIP IS ONLY AVAILABLE AS AN ADD-ON TO ESSENTIAL PROTECTION MEMBERSHIP LEVELS 1-6. THE ADD-ON ACCIDENTAL DEATH & DISMEMBERMENT IS NOT AVAILABLE AS A STAND-ALONE PLAN.



The Health Depot Association

healthdepotassociation.com | (855) 351-7535