

NCE PREMIER

CRITICAL ILLNESS & ADD PROGRAM

Underwritten by Unified Life Insurance Company



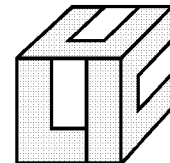
GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Benefit Reduction at age 70 and 75

GRP 2014 ADD CERT DE

Unified Life Insurance Company

P.O. Box 25326, Overland Park, Kansas 66225-5326



NCE PREMIER CRITICAL ILLNESS & ADD PROGRAM

Benefit Description	Benefit Level			
	\$2,500	\$5,000	\$7,500	\$10,000
Critical Illness Maximum Benefit Benefit level chosen per Individual/Family				
Heart Attack	100% of Benefit			
Invasive Cancer diagnosis more than 30 days after effective date	100% of Benefit			
Invasive Cancer diagnosis within the first 30 days after effective date	10% of Benefit			
End-Stage Renal Failure	100% of Benefit			
Stroke	100% of Benefit			
Major Organ Transplant	100% of Benefit			
Cancer In Situ diagnosis more than 30 days after effective date	25% of Benefit			
Cancer In Situ diagnosis within the first 30 days after effective date	2.5% of Benefit			
Accidental Death and Dismemberment Benefit*				
Principal Sum for Named Insured <small>*Following a Covered Person's attainment of Age 70, his or her amount of Principal Sum will reduce by 50%; at age 75, his or her amount of Principal Sum will reduce further by 50%.</small>	\$5,000			
Common Carrier Accidental Death Benefit for Named Insured	200% of Principal Sum			
Principal Sum for Named Insured's Eligible Dependents The Principal Sum applicable to each person covered under the Policy as a Named Insured's Dependent is calculated by applying the percent, determined below, to the Named Insured's Principal Sum, above.	Named Insured with Covered:* <small>*as determined on the date of the accident</small>			
	Spouse or Domestic Partner		Each Child	
Spouse or Domestic Partner but no covered Child	50%		0%	
Spouse or Domestic Partner and Child(ren)	40%		10%	
Child(ren) but no covered Spouse or Domestic Partner	0%		15%	
For Loss of:	Benefit Payable:			
Life	100% of Principal Sum			
Both hands or both feet	100% of Principal Sum			
Sight of both eyes	100% of Principal Sum			
One hand and one foot	100% of Principal Sum			
One hand and the sight of one eye	100% of Principal Sum			
One foot and the sight of one eye	100% of Principal Sum			
One hand or one foot	50% of Principal Sum			
Sight of one eye	50% of Principal Sum			

NCE is the National Congress of Employers

A national association that represents America's small and medium sized businesses via networking, advocacy, and information sharing. Roughly forty-one million Americans go without healthcare every day; families of the self-employed, or those working for small businesses, make up sixty percent of that total. The NCE seeks to provide its members with reliable services, resources, and benefits regardless of one's circumstances or means.

Monthly Membership

Effective dates are available either on the 1st or 15th of the month. The initial premium draft, inclusive of the non-refundable, one-time enrollment fee, is processed the day of enrollment. Future drafts occur on the 20th of each month (for 1st effective dates) and the 5th of each month (for 15th effective dates). Please make sure you have sufficient funds before you enroll. Credit cards and bank automatic draft is available.

Membership Packet and ID Cards

Once a successful payment has been processed with an application, you will instantly receive a Purchase Confirmation Email from NCE Member Services. The email includes the NCE Membership Handbook and sample Insurance ID cards. Certificates of Insurance are available online for download through the Member Services Portal; registration and login instructions will be received in a secondary email. Membership cards will be sent within 7-10 business days from enrollment.

Policy issued to National Congress of Employers Association, underwritten by Unified Life Insurance Company. Billings processed by Benefit Transact Solutions, LLC.

NCE MEMBERSHIP BENEFITS*

NCE Lifestyle Savings Programs

Discount Prescription Drug Card

Members have access to the America's Drug Card. This discount prescription card saves the cardholder an average 15% on brand name medications, and 55% on generic medications. This card is accepted at over 80% of pharmacies in the US and its territories, including Puerto Rico. Anyone can use the card, regardless of age or income.

SNAP LIFESTYLE SAVINGS

As a member of the NCE, you have access to a number of savings on everyday things in your life! The SNAP Lifestyle Savings Program is a great way for people and their families to save hundreds and possibly thousands of dollars through the various categories of the Lifestyle Savings Program. NCE Membership Lifestyle Benefits Include:

Entertainment

Dining

Access to dining certificates of reduced rates at over 17,000 restaurants

Movies

Tickets with Regal Cinemas, United Artist Theaters, Edwards Theaters, AMC Theaters, Lowes Theaters, Star Theaters, Magic Johnson Theaters

Theme Parks

Save on vacation deals to Sea World Orlando, Sea World San Diego, Sea World San Antonio, Busch Gardens, Williamsburg, Sesame Street, Busch Gardens Tampa, Adventure Island, and Water Country USA.

Health

Fitness Program

Members and their families can take advantage of a unique fitness program— FreeTrainers© provides custom exercise programs and diet plans to aid in reaching your health and fitness goals.

Hearing

Save 20% to 50% off suggested retail pricing on hearing supplies.

LASIK Savings

Save 40% to 50% off the overall national average price for LASIK eye surgery.

Vitamins

Get access to discounted vitamin supplements.

Shopping

Coupon & Promo Codes

Hot deals on groceries and other products.

Flowers

Save on flowers, plants, gifts and more direct from a network of florists nationwide.

Magazines

Access discounts up to 90% off the subscription price of over 1,000 magazines.

*The benefits described on this page are not insurance and are not affiliated with Unified Life Insurance Company. You must pay for services at the time they are rendered. If you use a participating dentist, you will receive a discount. Neither GapAfford Plus, Aetna, NBBI, nor the DMPO will pay for any services received. The GapAfford Plus program is not available in Alaska, Connecticut, Delaware, Montana, Rhode Island, Utah, Vermont and Washington.

NCE MEMBERSHIP BENEFITS*

Pets

Pet Insurance

Your pets aren't just pets, they're family. It's easy to give them the best medical care while protecting your bank account from unexpected and expensive veterinary bills with group discounted pet insurance. Covered veterinarian services include but are not limited to:

- Diagnostic testing such as x-rays and blood tests
- Hospitalization
- Surgeries

Discount Pet Medical

Access to PetAfford pet care savings program to save money on everything for your special family member, including:

- Save 25% on medical procedures with a network veterinarian.
- Save 10% to 30% at participating providers on pet boarding, doggie day care, pet training, pet sitting and grooming.
- Save 10% to 30% at participating merchants on food, beds, toys, treats and vitamins.
- Free pet ID tags and 24 hour location service for lost pets.

The PetAfford pet care savings program is not insurance.

Travel

Hotels

Get discounts up to 15% at the following the following hotels: Cambria Suites, Clarion, Comfort Inn, Comfort Suites, Econo Lodge, Mainstay Suites, Quality Inn, Rodeway Inn, Sleep Inn, Surburban Suites.

*The benefits described on this page are not insurance and are not affiliated with Unified Life Insurance Company. You must pay for services at the time they are rendered. If you use a participating dentist, you will receive a discount. Neither GapAfford Plus, Aetna, NBB, nor the DMPO will pay for any services received. The GapAfford Plus program is not available in Alaska, Connecticut, Delaware, Montana, Rhode Island, Utah, Vermont and Washington.

Vehicle Savings

Auto Lube

Save \$5 on Jiffy Lube's Signature Service oil change at any participating Jiffy Lube location in the US.

Auto Purchasing

Have an expert do all the work for you in purchasing or leasing all types of vehicles, including automobiles, RV's, farm equipment, boats, etc.

Auto Rental

Get up to 25% off car rentals at Hertz, Budget and Avis.

Auto Repair

Members receive a discount off the price of exhaust system repair, brake system repair, transmission repair, shocks and struts, coil springs, CV Joint and front end alignment at participating car centers. There is also a discount on tires & batteries.

Motor Home Rentals

Take a Cruise America Motor Home Holiday your way and save 10% off time and mileage charges on Cruise America and Cruise Canada vehicles.

Moving and Storage

As a member you receive the following basic discounts on interstate moves:

- 45% discount on storage related needs
- 180 days of storage vs. 90 days
- No 'Peak Season' rates (normally 10% higher June through August)

Truck Rental

Save 15% on truck rentals with Budget Truck Rental.

ELIGIBILITY

To be eligible to enroll in the coverage, an individual must be a member of an eligible class as defined below.

Class 1

All active members in good standing of the Policyholder who are:

Under age 65; Full-time residents of the United States; and Not full-time members of any country's armed forces.

Class 2

An Eligible Person's Spouse and Child(ren). An Eligible Spouse and/or Child may only be covered if the Eligible Person is covered under the Policy. When an Eligible Person and his or her Spouse are both Eligible Persons:

Coverage may not be duplicated by enrolling as Dependents of each other; and Coverage for an Eligible Child may be requested only by the Eligible Person or the Eligible Dependent Spouse, but not both. No Eligible Child can be covered unless the Eligible Person or Eligible Spouse is covered under the Policy.

GENERAL DEFINITIONS

Additional definitions may be contained in other Certificate benefit provisions or any endorsement or rider.

Accident

Accident means an unintended or unforeseen bodily injury sustained by a Covered Person, wholly independent of disease, bodily infirmity, illness, infection, or any other abnormal physical condition.

Cancer In Situ

A Diagnosis of cancer wherein the tumor cells still lie within the tissue of origin without having invaded neighboring tissue. Cancer in Situ includes:

- Early prostate cancer diagnosed as T1N0M0 or equivalent staging;
- Melanoma not invading the dermis.

Cancer in Situ does not include:

- Other skin malignancies;
- Pre-malignant lesions (such as intraepithelial neoplasia); or
- Benign tumors or polyps.

Cancer in Situ must be diagnosed pursuant to a Pathological or Clinical Diagnosis as defined in the Certificate.

Coverage Year

Coverage Year means a consecutive 12-month period or any part of such period, as shown on the Certificate Schedule.

Covered Accident

A Covered Accident is an Accident which:

- occurs after the Certificate Effective Date shown on the Certificate Schedule;
- occurs while this Certificate is in force; and
- is not excluded by name or specific description in this Certificate.

Covered Person(s)

Covered Person(s) are You and Your Dependents who are insured under the Group Policy.

GENERAL DEFINITIONS, CONTINUED

Clinical Diagnosis

A Diagnosis of Invasive Cancer or Cancer in Situ based on the study of symptoms and diagnostic test results. We will accept a Clinical Diagnosis of Cancer only if the following conditions are met:

- A Pathological Diagnosis cannot be made because it is medically inappropriate or life threatening;
- There is medical evidence to support the Diagnosis; and
- A Physician is treating the Insured for Invasive Cancer and/or Cancer in Situ.

Critical Illness

The First Ever Occurrence, while coverage under the Policy is in force, of one of the following covered conditions or procedures, as defined in this Certificate:

- Heart Attack;
- Invasive Cancer;
- Cancer In Situ;
- Stroke;
- Major Organ Transplant; or
- End-Stage Renal Failure.

Diagnosis

Diagnosis is the definitive establishment of the Critical Illness Condition through the use of clinical and/or laboratory findings. The Diagnosis must be made by a Physician who is a board-certified specialist where required under this coverage.

Domestic Partner

Domestic Partner means a person with whom You maintain a committed relationship, with whom You maintain the same primary residence and who has registered in an applicable state or local domestic partner registry with You as Domestic Partners.

Each partner must:

- Be at least 18 years old and competent to contract;
- Be the sole domestic partner of the other person; and
- Not be married.

End-Stage Renal Failure

The chronic and irreversible failure of both of Your kidneys which requires You to undergo periodic and ongoing dialysis. The Diagnosis must be made by a Physician board-certified in Nephrology.

First Ever Diagnosis or Procedure

This diagnosis or procedure is the first time ever in his/her lifetime that the Covered Person has undergone that specific procedure included in the Critical Illness definition, or been diagnosed with that specific condition included in the definition of Critical Illness.

First Ever Occurrence

The date a Covered Person is positively diagnosed by a Physician as having a Critical Illness for the first time.

GENERAL DEFINITIONS, CONTINUED

Health Care Plan

Health Care Plan means any contract, Policy or other arrangement for benefits or services for medical or dental care or treatment under:

1. Group or blanket coverage, whether on an insured or self-funded basis;
2. Hospital or medical service organizations on a group basis;
3. Group Health Maintenance Organization plans;
4. Group labor management plans;
5. Employee benefit organization plan; or
6. Any other group employee welfare benefit plan as defined in the Employee Retirement Income Security Act of 1974 as amended.

Heart Attack

An acute myocardial infarction resulting in the death of a portion of the heart muscle (myocardium) due to a blockage of one or more coronary arteries and resulting in the loss of the normal function of the heart. The Diagnosis must be made by a Physician board-certified as a Cardiologist and based on both:

- New clinical presentation and electrocardiographic changes consistent with an evolving heart attack; and
- Serial measurement of cardiac biomarkers showing a pattern and to a level consistent with a Diagnosis of Heart Attack.

Established (old) myocardial infarction is excluded.

Invasive Cancer

A malignant neoplasm, which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically hereafter excluded. Leukemias and lymphomas are included. The following are not considered Invasive Cancer:

- Pre-malignant lesions (such as intraepithelial neoplasia)
- Benign tumors or polyps
- Early prostate cancer diagnosed as T1N0M0 or equivalent staging
- Cancer in Situ; or
- Any skin cancer (other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become metastatic).

Invasive Cancer must be diagnosed pursuant to a Pathological or Clinical Diagnosis as explained in the Other Definition section.

Major Organ Transplant

The clinical evidence of major organ(s) failure which requires the malfunctioning organ(s) or tissue of the Named Insured to be replaced with an organ(s) or tissue from a suitable human donor (excluding the Named Insured) under generally accepted medical procedures. The organs and tissues covered by this definition are limited to: liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney or bone marrow. In order for the Major Organ Transplant to be covered under this Policy, the Named Insured must be registered by the United Network of Organ Sharing (UNOS) or the National Marrow Donor Program (NMDP).

GENERAL DEFINITIONS, CONTINUED

Named Insured

A Named Insured is a person who is a member of an eligible class and holds a certificate of coverage.

Pathological Diagnosis

A Diagnosis of Invasive Cancer or Cancer in Situ based on a microscopic study of fixed tissue or preparations from the hemic (blood) system. This type of Diagnosis must be done by a Physician who is a board-certified pathologist and whose Diagnosis of malignancy conforms to the standards set by the American College of Pathology.

Physician

A Physician means a legally qualified practitioner of the healing arts acting within the scope of his or her license and is not an Immediate Family Member. For purposes of this definition, Immediate Family Member means a Covered Person's Spouse, Domestic Partner, son, daughter, mother, father, sister, or brother.

Stroke

Any acute cerebrovascular accident producing neurological impairment and resulting in paralysis or other measurable objective neurological deficit persisting for at least 96 hours and expected to be permanent. Transient ischemic attack (mini-stroke), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits are excluded. The Diagnosis must be made by a Physician who is board-certified as a Neurologist.

LIMITATIONS AND EXCLUSIONS

The carrier will not pay benefits for any Accidental Death or Dismemberment that:

- is due to intentionally self-inflicted injury; or
- is due to suicide or any attempted suicide while sane or insane; or
- occurs as a consequence of being intoxicated or as a consequence of taking, using or being under the influence of any narcotic unless administered on the advice of a physician; or
- is due to a declared war, undeclared war or any war-like act or action by a government, sovereign power, regular or irregular military force, or agent or authority of any of them; including but not limited to insurrection, rebellion, and revolution; or
- is due to any use of weapons of mass destruction, including but not limited to nuclear, biological or chemical weapons; or
- occurs while flying as a pilot or flight crew member; or
- occurs while participating in any kind of race or competition as a professional; or
- occurs while operating a motorized vehicle with a blood alcohol level exceeding the legal limit as defined by state law in which the accident occurs; or
- occurs while committing or attempting to commit an assault or felony; or
- is due to any disease, sickness, bodily or mental illness, or complication resulting from medical treatment, surgery, pregnancy or childbirth.