



Benefit During First Two Years
Rate Schedule for Benefits

Generations Plus

Renewable and Convertible Modified Term Life
Insurance Underwritten By:
LifeShield National Insurance Co.



LIFESHIELD
NATIONAL INSURANCE CO.

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Death Benefit

The death benefit of this Certificate is shown on the Certificate Schedule. We will pay the death benefit in a lump sum, unless otherwise agreed. This Certificate must be turned in to us when we pay the benefit. Adjustments in the death benefit will be made as provided in the following paragraphs. The death benefit will be paid to the beneficiary, as shown on the Certificate Holder's enrollment form.

Accidental Death

If the death of the Certificate Holder occurs by accidental means, the Death Benefit will be equal to the ultimate Face Amount as shown on the Certificate Schedule. Accidental death of the Certificate Holder must result from injury, directly and independently of all other causes, and occur within 90 days after the date of the injury. LifeShield National Insurance Co. shall have the right to examine the body of the Certificate Holder, or perform an autopsy on the body of the Certificate Holder.

Death will not be considered accidental when death of the Certificate Holder results from any of the following causes:

1. Bodily or mental infirmity or bacterial infection (other than infection occurring simultaneously with and through a cut or wound caused by an accident) or any kind of disease even though the proximate cause of death was accidental bodily injury;
2. Voluntarily taking any kind of poison or drugs or inhaling any kind of gas;
3. Medical or surgical treatment;
4. Intentional self destruction while either sane or insane;
5. Committing or attempting to commit a felony or participating in a riot;
6. Operating or riding in or descending from any kind of aircraft if the Certificate Holder:
 - was a pilot, officer or member of the crew of such aircraft,
 - was giving or receiving any kind of instruction or training, or
 - had any duties relating to such flight or was flown for the purpose of descent from such aircraft in flight;
7. Service in the armed forces of any country at war; or
8. War or insurrection or any act attributable thereto.

"War" means declared or undeclared war. "War" includes armed aggression by one or more countries resisted by or on orders of any country, combination of countries or international organization.

Death Benefit: \$25,000 or \$50,000	
For Accidental Death	Ultimate Face Amount In All Years
For All Other Deaths	
Certificate Year 1	120% Of All Premiums Paid
Certificate Year 2	20% Of The Ultimate Face Amount
Thereafter	Ultimate Face Amount
5 Year Renewable Term	

NCE Membership Benefits

NCE GapAfford Plus*

The GapAfford Plus Program is a great way for individuals and families to save money on out-of-pocket medical expenses. Your savings start from the first dollar, with no limits. Our cost savings program gives members access to pre-negotiated, lowered rates.

There are no:

- Deductibles
- Pre-existing condition limitations
- Medical exams
- Claim forms
- Limitation on usage
- Age restrictions

The Aetna Dental Access® Network

As a member of the GapAfford Plus program, you and your family have access to a national network of over 132,000 dental practice locations through one of the largest dental discount networks in America. Participating dental locations provide savings that range from 15-50% per visit, on average, on dental services including cleanings, x-rays, fillings, root canals, crowns, bridges and orthodontia.

Advantages of this discount program:

- No pre-existing condition exclusions
- No benefit maximum
- Cosmetic dentistry included
- Orthodontia always included
- Can be used in addition to dental insurance or enhance existing dental insurance.

*The benefits described on this page, GapAfford Plus, are not insurance and are not affiliated with LifeShield National Insurance Co. The GapAfford Plus program does not meet the requirements of the PPACA. 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.

The OUTLOOK Vision Network

We have contracted with over 10,000 eye care locations nationwide. The OUTLOOK Vision provider panel includes ophthalmologists, optometrists, independent optical centers and national chain locations.

The vision program provides:

- Savings of 10% to 50% on most prescription eyeglasses, frames, and lenses, through a national network of over 10,000 independent and chain vision optical centers.
- 10% to 30% discounts on medical eye exams and surgical procedures, such as PRK and LASIK (where available and approved).

Prescription Discount Benefits

Use our discount Rx card and save an average of 15% on brand-name and 55% on generic medications at participating pharmacies.

- All FDA approved drugs are discounted with the card. Even lifestyle drugs can be obtained at greatly reduced rates.
- The pharmacy network is national in scope.
- Cards can be used for all family members. There is no limit on the number of prescriptions filled.
- No forms to fill out. You do not have to activate the card.

The card can be used over and over. Simply present your member ID card to the pharmacist, along with your prescription to receive the discounts.

Pet Rx

About 50% of the medications prescribed by your vet are actually the same medications prescribed to people, only in different dosages. You can fill these prescriptions at your neighborhood pharmacy. We have even made arrangements with a US FDA approved specialty, mail-order pharmacy to fill those special medications and compounds not available at your local pharmacy.

NCE Membership Benefits*

Alternative Medicine

Save an average of 25% at over 8,000 trained, qualified, and fully credentialed providers nationwide. Discounts include acupuncture, massage and other integrated wellness therapies.

Chiropractic Care

Program offers a free initial consultation and up to 50% savings on diagnostic services and x-rays (if necessary) and unlimited treatments at 30% savings from a national network of over 12,000 chiropractors.

Hearing Savings Program

Receive customized care and, if needed, purchase brand-name hearing aids at substantial savings. Save 20% to 50% off the Manufacturer's Suggested Retail Pricing.

Imaging Savings Program

Our network providers can save members an average of 60% off of the usual cost for advanced radiology testing, such as Magnetic Resonance Imaging (MRI) and Computerized Tomography (CT) scans.

Laboratory Savings Program

The Laboratory Savings Program offers an efficient, affordable, and confidential solution to medical laboratory testing. Members are able to browse a wide array of medical laboratory tests and become informed about tests and diseases. MyMedLab's online solution is centralized around the PHR (Personal Health Record) system and allows members to see specific test results and monitor their overall health. You even have the ability to purchase the medical lab test directly on the website.

Not available in NY, NJ or RI.

Medical Bill Negotiations

Members can save on their existing medical bills. Patient advocates work on your behalf to protect your interests and save you money. No minimum bill requirement.

Medical Supplies and Equipment

Save from 20% to 50% off your medical supply needs. Items include a broad selection of ambulatory aids and bathroom safety items such as wheelchairs, scooters, hospital beds, and much more.

Physical Therapy

Save an average of 20% at over 1,200 offices with 4,000 rehabilitation and physical therapy providers in 23 states.

Vitamins and Supplements

Members can save up to 75% off retail pricing on a huge selection of natural products including vitamins, supplements, and more.

24/7 Health Information Line

The Health Information Line provides you with access to a comprehensive library of health information that is available to you over the phone or online.

24/7 Nurse Help Line

Have 24/7 access to a registered nurse (RN) to answer questions on family health issues. Services in over 100 languages are included with medical information assistance.

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NCE Membership Information

Eligibility

To be eligible to enroll, an individual must be 18 years or older and a member of the National Congress of Employers Association

Enrollment

All enrollment applications must be submitted by a licensed and appointed Life Insurance Agent in your resident state. To find a licensed agent, please contact NCE at 1-888-886-1796.

Subject to change, this program is available in:
AL, AR, AZ, CO, DC, DE, FL, GA, IA, ID, IN, KS, KY, MI, MO,
MS, NC, ND, NE, NV, OH, OK, PA, SC, SD, TN, WV, WY

Policy issued to National Congress of Employers Association, underwritten by LifeShield National Insurance Co. Billings processed by Benefit Transact Solutions, LLC.

Membership Packet and ID Cards

Once a successful payment has been processed with an application, members will instantly receive a Purchase Confirmation Email from NCE Member Services. The email includes the NCE Membership Handbook and a sample Certificate of Insurance. Certificates of Insurance are also available online for download through the Member Services Portal; registration and login instructions for your individualized Member Services Portal will be received in a secondary email.

Monthly Membership

Effective dates are available either on the 1st or 15th of the month. The initial premium draft, inclusive of the non-refundable, onetime 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.

Termination

This Certificate will terminate on the earliest of:

1. the premium paid to date following our receipt of your written request to surrender; or
2. Upon termination of Group Master Policy associated with this Certificate; or
3. the date of the Certificate Holder's death; or
4. the date of lapse; or
5. the Final Expiry Date, as shown in the Certificate Schedule.

