

BENEFITS	PLAN PAYS:		
	Option 1	Option 2	Option 3
Doctor Visits	\$50 per visit Limit 5 visits per year	\$50 per visit Limit 5 visits per year	\$75 per visit Limit 7 visits per year
Lab & X-Ray Benefit	Not included	\$100 per day Limit 3 days per year	\$100 per day Limit 5 days per year
Accident Benefit	100% Limit \$500 per accident	100% Limit \$1,000 per accident	100% Limit \$1,000 per accident
Daily In-Hospital Benefit	\$250 per day 30 day maximum	\$500 per day 30 day maximum	\$1,000 per day 30 day maximum
Deductible	No deductible	No deductible	No deductible
Surgical Benefit	Per Schedule of Surgical Indemnity Benefits \$1,200 maximum	Per Schedule of Surgical Indemnity Benefits \$1,800 maximum	Per Schedule of Surgical Indemnity Benefits \$2,400 maximum
Anesthesia Benefit	20% of Surgical Benefit Amount	20% of Surgical Benefit Amount	20% of Surgical Benefit Amount
Prescription Drugs Benefit	Not included	\$20 per prescription Limit 10 prescriptions per year	\$20 per prescription Limit 15 prescriptions per year

This summary is intended to highlight the main features of the proposed group insurance plan. By the very nature of a summary, it does not include all of the specific benefits or limitations in the contract. The Master Group Policy and your specific state laws will govern in all cases.

Association group health insurance plan available to members of National Association of Consumers Direct where approved and through licensed insurance agents only. Available through age 69 to members, their spouses and children to age 24; except disabled children as defined herein. Plans, benefits, rates and availability vary by state. See certificate for details on benefits, exclusions and limitations.

MONTHLY PREMIUMS	Option 1	Option 2	Option 3
Member	\$ 86.20	\$ 136.10	\$ 182.80
Member + 1	\$ 136.78	\$ 229.97	\$ 316.93
Member + 2 or more	\$ 185.66	\$ 320.79	\$ 446.95

Premiums effective as of October 1, 2004

NOTE: The NACD association access / membership benefit fee of \$28 is included in the above premiums.

All billing for this program is handled on a direct debit or credit card basis
For Direct Debit Payment: A \$2 monthly fee will be added to the above premiums
For Credit Card Payment: A 2.5% monthly processing fee will be added to the above premiums