

Plan Feature	MBA AD&D
Plan Max	\$40,000 ¹
Age Reduction	No
Age Limit	70
Dependent Coverage	No
Air Bag	5% to \$1,500
Seat Belt	10% to \$3,000
Common Carrier	Yes
Child Care Benefit	No
Child Education Benefit	20% to \$6,000 for 4 years
Spouse Education Benefit	No
Adaptive Home and Vehicle Benefit	10% to \$3,000
Hospital Confinement Benefit	No
War Exclusion	Yes
Pilot Exclusion	Yes
Brain Damage	Principle Amount
Coma	1% for 60 Months
Premium Rate	\$0.032

¹ Reduced to \$30,000 after first 12 months. Member can continue higher coverage for nominal fee.