



VFW Auxiliary National Headquarters

406 West 34th St., 10th Floor, Kansas City, MO 64111



VFW AUXILIARY STARS AND STRIPES ACCIDENT INSURANCE PLAN

Your Eligibility and Effective Date:

As an Auxiliary Member, you are eligible to enroll regardless of your medical history, provided you are at least 18 years of age and a U.S. Resident.

Your spouse who is at least 18, a U.S. Resident and not legally separated or divorced from you and unmarried children age 25 or younger are also eligible under the family coverage. Your coverage will take effect the 1st of the month following when Am WINS Group Benefits, the Plan Administrator, receives your completed Enrollment Form and your first premium payment.

Coverage may not be duplicated by member and spouse enrolling as dependents of each other and dependent child coverage may be requested only under one plan.

Satisfaction Guarantee:

When you receive your Certificate of Insurance, you have a full 30 days to examine it. If for any reason, you are unhappy with the coverage during this time, return it for a full 100% refund of all the premiums you have paid, minus any claims paid.

Your Premium Rates:

Your specially-arranged premium rate for the Stars and Stripes Loyalty Accident Insurance Plan is \$34 semi-annually for Individual coverage, or \$54 semi-annually when including your Family.

VFW Auxiliary Years of Membership

Stars & Stripes Loyalty Plan		1st Year	2nd Year	3rd Year	4th Year	5th Year	6+ Years
Accidental Death Benefit		\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000
Hospital Daily Benefit	Per Day	\$200	\$220	\$240	\$260	\$280	\$300
	Maximum Per Year	Up To \$73,000	Up To \$80,300	Up To \$87,600	Up To \$94,900	Up To \$102,200	Up To \$109,500
Recuperation Benefit	Per Day	\$200	\$220	\$240	\$260	\$280	\$300
	Maximum Per Year	Up To \$73,000	Up To \$80,300	Up To \$87,600	Up To \$94,900	Up To \$102,200	Up To \$109,500
Outpatient Benefit	Per Event	\$200	\$220	\$240	\$260	\$280	\$300
	Maximum Per Year	Up To \$1,200	Up To \$1,320	Up To \$1,440	Up To \$1,560	Up To \$1,680	Up To \$1,800

Rates and/or benefits may be changed on a class basis only.

Cannot Be Terminated Due to Health or Age:

Your coverage cannot be cancelled by the insurance company as long as you remain a Member of the VFW Auxiliary, pay the renewal premium when due and the Plan's Master Policy remains in effect. Dependents' coverage ceases when your coverage terminates, premiums are not paid, or they cease to be eligible dependents.

(Continued on next page)

Your Coverage Increases as Your Member Years Accumulate:

Your benefit amounts are determined by the number of years you continually have been a Member of the VFW Auxiliary. With each year, up through the sixth year, your coverage will continue to grow with no premium rate increase.

Include Your Family:

Your benefits for Loss of Life will be paid: first, to your spouse; second, equally to your children; third, to your estate. When you choose family coverage, your spouse is covered for 50% of the amount of your coverage shown above if your eligible children are covered; or 60% if you have no eligible dependent children covered. In addition, each child has 20% of the amount of your coverage if you have a spouse, or 40% if you have no spouse.

FOUR Exclusive Benefits that PAY:

A Hospital Benefit will be paid when a covered Injury requires a Hospital stay within 90 days of the Injury. The Benefit will also cover subsequent hospitalizations resulting from the Injury for up to two years. The Benefit is payable for a maximum of 365 days. Hospital does not include a nursing or convalescent home, skilled nursing facility, a place for the treatment of mental illness, alcoholism, or substance abuse, a place for rest, custodial care, or care of the aged, or a clinic.

A Recuperation Benefit will be paid for the same number of days that the covered person's Hospital Benefit is paid.

An Outpatient Benefit will be paid when a covered person's Injuries from a covered accident listed below require treatment in the outpatient department of a hospital within 24 hours of the accident. This benefit is payable six times per year for each covered person.

An Accidental Loss of Life Benefit will be paid when a covered person's Injury results in death within 90 days from a covered accident listed below.

Enjoy Coverage for All These Different Types of Accidents:

Automobile, Motor Home, Truck, or Pedestrian Accident-With this accident plan, you and your family (if insured) will be covered while driving or riding in an automobile, motor home, or truck, or as a pedestrian if struck by a motor vehicle on a public thoroughfare. Simple trips to the grocery store or to a friend's house can often lead to accidents that cause injury-sometimes very serious injury. With this Plan, you'll have solid insurance protection for those everyday, 'around town' trips you make all the time.

Aircraft, Bus, Train, Ship, or Taxicab Accident-Unlike some accident plans that only cover you when you're on an airplane, this Plan covers you on any public land or water conveyance operated by a Common Carrier, including as a passenger on a regularly scheduled commercial passenger airplane. This additional coverage helps protect you when you're on vacation, on a business trip, visiting the kids, or simply out enjoying yourself. With this Plan, you now have the assurance that your accident coverage is going with you wherever you go.

Common Carrier means a conveyance operated by a concern, other than the policyholder, organized and licensed for the transportation of passengers for hire and operated by that concern.

Injury means bodily injury resulting directly from a covered accident and independent of all other causes.

Exclusions to Your Coverage:

The Policy does not cover any loss caused or contributed to by: 1) intentionally self-inflicted Injury; 2) suicide or attempted suicide, whether sane or insane; 3) war or act of war, whether declared or not; 4) Injury sustained while on full-time active duty as a member of the armed forces (land, water, air) of any country or international authority except Reserve National Guard Service; (We will refund the pro rata portion of any premium paid for You or Your Dependents while You or Your Dependents are in the armed forces on full-time active duty, for a period of two months or more. Written notice must be given to Us within 12 months of the date You or Your Dependents enter the armed forces); 5) Injury sustained while on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; 6) Injury sustained while on any aircraft: a) as a pilot, crew member or student pilot; b) as a flight instructor or examiner; c) if it is owned, operated or leased by or on behalf of the Policyholder, or organization whose eligible persons are covered under The Policy; d) being used for tests, experimental purposes, stunt flying, racing or endurance tests; 7) Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens unless as prescribed by or administered by a Physician; 8) Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds; 9) Injury sustained while committing or attempting to commit a felony. *(Continued on next page)*

10) Injury sustained while Intoxicated. Intoxicated means: 1) the blood alcohol content; 2) the results of other means of testing blood alcohol level; or 3) the results of other means of testing other substances; that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

Reserve National Guard Service means:

You or Your Dependents are:

- 1) attending or en route to or from any active duty training of less than sixty (60) days;
- 2) attending or en route to or from a service school of any duration;
- 3) taking part in any authorized inactive duty training; or
- 4) taking part as a unit member in a parade or exhibition authorized by official orders.

THIS IS LIMITED ACCIDENT ONLY COVERAGE:

This website explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this website and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the Hartford Life and Accident Insurance Company, detail exclusions, limitations, and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states. Am WINS is the Plan Administrator and Insurance broker that administers the insurance plan on behalf of the Hartford Life and Accident Insurance Company for the benefit of the Group Policyholder. AmWINS provides administrative services for the VFW Auxiliary on behalf of Hartford Life and Accident Insurance Company.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE: THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

AmWINS Group Benefits is compensated for the placement of insurance and for the services it provides to customers on behalf of the insurance company, in addition to other compensation it may receive.

For questions about this Stars and Stripes Loyalty Accident Insurance Plan, call the VFW Auxiliary Plan Administrator Toll-Free at 1-800-550-5287, Monday-Friday, 8:00 a.m. - 8:00 p.m., Eastern Time. We look forward to helping you any way we can.