

**TRUCK OWNERS ASSOCIATION DRIVERS OCCUPATIONAL PACKAGE**

BENEFIT	COVERAGE	Monthly Premium
<i>ALL plans require TOA silver membership</i>		<b>\$5.00</b>
<b>PLAN OC-LL-10</b>		<b>\$100.00</b>
Accident Death Maximum Benefit	\$100,000	
Death Benefit (Lump Sum Portion)	\$10,000	
Survivor Benefit	1% or \$1,000 per month	
Transportation	Included into AMB	
Ambulance/Air ambulance	Included into AMB	
<b>ACCIDENTAL DISMEMBERMENT BENEFIT</b>		
Principal Sum	\$100,000	
<b>PARALYSIS BENEFIT</b>		
Principal Sum	Included into TTD	
<b>TEMPORARY TOTAL DISABILITY BENEFIT</b>		
Waiting Period	7 Days	
Benefit Percentage	75%	
Minimum Weekly Benefit Amount	75%	
Maximum Weekly Benefit Amount	\$250	
Maximum Benefit Period**	52 weeks	
<b>PERMANENT TOTAL DISABILITY BENEFIT</b>		
Waiting Period	52 weeks	
Benefit Percentage	75%	
Minimum Weekly Benefit Amount	75%	
Maximum Weekly Benefit Amount	\$250	
Maximum Benefit Period**	Age 65	
<b>ACCIDENT MEDICAL BENEFIT</b>		
Maximum Benefit Period	104 weeks	
Deductible Amount	\$0	
Dental Maximum per Accident	Included	
Prescription Discount Benefit*	Included	
Common Carrier Death	ADD limits	
Maximum Benefit Amount per Accident	\$50,000	
Maximum Non-Occupational Benefit	\$5,000	
Max number of Accident	No Limit	
Combined Single Limit	\$100,000	
Aggregate Limit of Liability	\$1,000,000	
<b>Optional Coverage</b>		
<b>PLAN CL-LL-10**</b>		<b>\$10.00</b>
<b>CONTINGENT LIABILITY***</b>		
Contingent Liability	\$1,000,000	
Employers Liability-Insured per accident	\$100,000	
Employers Liability-Injury by disease Policy Aggregate	\$500,000	
Employers Liability-Injury by disease per member	\$100,000	
<b>PLAN ADD50</b>		<b>\$15.00</b>
Accidental Death Benefit	\$50,000	
<b>PLAN ADD100</b>		<b>\$20.00</b>
Accidental Death Benefit	\$100,000	
<b>PLAN ADD200</b>		<b>\$35.00</b>
Accidental Death Benefit	\$200,000	
<b>PLAN ADDTTD50</b>		<b>\$37.50</b>
Accidental Death Benefit	\$50,000	
Temporary Total Disability Benefit per week	\$500.00	
<b>PLAN ADDTTD100</b>		<b>\$42.50</b>
Accidental Death Benefit	\$100,000	
Temporary Total Disability Benefit per week	\$500.00	
<b>ID PROTECTION</b>		<b>\$12.00</b>
Deductible Amount	\$250	
Max Benefit sum	\$10,000	

\*\*Requires minimum 5 covered insureds to be applicable \* Apply to prescribed drugs with savings up to 80%

\*\*\*Contingent Liability coverage not available in the State of North Carolina