

Disability Income Illustration

Weekly Disability Benefit

You will receive the weekly benefit of \$100/\$200 if you become totally disabled from covered injury or sickness, beginning after seven days of total disability.

Benefits will be paid while total disability continues, but not beyond the Maximum Benefit Period, which is one year.

Total disability means that, as a result of injury or sickness, you are unable to engage in your regular occupation.

Guaranteed Renewable to 55

You may keep the insurance in effect to your age 55 by timely premium payments. During this time, the Association may not make any changes in the policy.

Optionally Renewable to 65

After 55, you may keep the insurance in effect to your age 65 by timely premium payments, provided you are regularly and gainfully employed at least 30 hours each week. During this period, the Maximum Benefit Period may not go beyond your age 65, except that it cannot be less than one year.

Accidental Death & Dismemberment Benefit

If you lose your life, both eyes, both hands, both feet or one foot and one hand, the Association will pay the principal sum, \$10,000/\$20,000.

If you lose one hand, one foot or one eye due to injury, the Association will pay one-half the principal sum, \$5,000/\$10,000.

Hospitalization Benefit

If you are hospital-confined due to covered injury or sickness, the Association will pay 1/7th of the Weekly Disability Benefit for each day of confinement, up to 30 days. This benefit is in addition to all other benefits.

Waiver of Premiums

If you are disabled more than 90 days (the elimination period, if longer), the Association will refund dues paid during that period and waive payment of future dues, while you remain disabled.

Recurrent Disabilities

Successive periods of disability resulting from the same cause which are separated by four months of full-time gainful employment are considered separate disabilities.

First Day Accident Rider

If you become totally disabled from a covered injury, benefits will begin on the first day of total disability.

Good Health Rider

If you have a 10-consecutive year claim-free period, this rider provides for refund of all dues paid during that period. The refund is also paid if you have a claim-free period of less than 10 years which ends with your death or age 55.

When the refund payment is made, the rider automatically terminates. Another rider may be attached at that time without evidence of insurability.



About POLICE AND FIREMEN'S INSURANCE ASSOCIATION

PFIA was founded in 1913 by twelve Indianapolis, Indiana Police Officers and Fire Fighters, following a series of incidents that took a heavy toll from among their numbers. The idea spread rapidly, and today PFIA serves Fire Fighters and Police Officers throughout the United States. It is the only organization in the world that exclusively insures members of the public safety services.

As a fraternal benefit society, elected officers and a Board of Directors govern PFIA. Account Representatives are from all ranks of the fire service and law enforcement, active or retired, who fully understand the special needs of their colleagues.

The Association works hard to offer the most up-to-date programs and plans, and is always ready to address the needs of its members.

Account Representative



ACCIDENT SICKNESS & DISABILITY

POLICE AND FIREMEN'S INSURANCE ASSOCIATION

101 East 116th Street
Carmel, Indiana 46032
800-221-7342
www.pfia1913.org



Accident and Sickness Plan

The Accident and Sickness Plan pays you directly if you become sick or injured — on- or off-duty.

- Provides Daily Hospital Benefit while you are hospitalized.
- Pays a Principle Sum Benefit for Accidental Death and Dismemberment.

To Be Eligible...

You must be a sworn Police Officer or Fire Fighter, between the ages of 18-49, working in National, State, Municipal or County governments.

Why our Plan?

Because...our claim service is second to none. Your department Advisory Board Member processes all claims, and hand delivers claim check in a timely manner.

First Day Accident - covers first day injuries.

Good Health Benefit - refunds all premiums after a 10-consecutive year claim-free period or age 55.

- Rates will not increase up to age 55.
- Coverage available after age 55 to 65 if you continue to work for pay, subject to dues at that age.
- Pays in addition to any other coverages.
- Ten-day “free look” provision.

Annual Premiums *

Premium Modal Factors
Multiply annual premium by:

Semi-annual (.52)
Quarterly (.265)

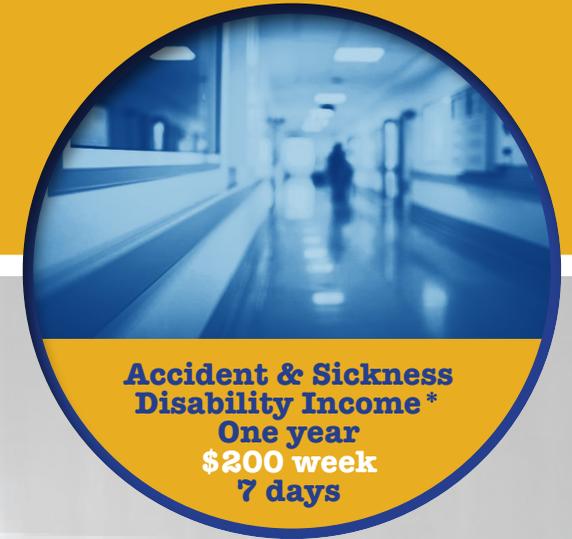
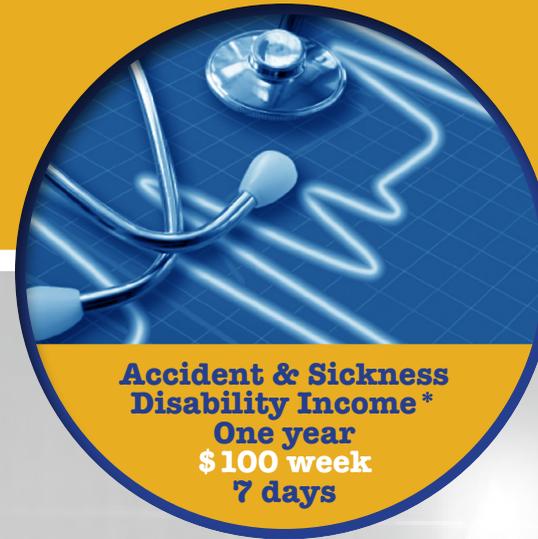
Age	\$100/week	Age	\$200/week
18-29	\$400	18-29	\$800
30-34	432	30-34	864
35-39	462	35-39	924
40-41	494	40-41	988
42	526	42	1,052
43	554	43	1,108
44	586	44	1,172
45	616	45	1,232
46	648	46	1,296
47	678	47	1,356
48	710	48	1,420
49	770	49	1,540

* Rates include Good Health Rider & 1st Day Accident Rider

Premiums remain the same up to age 55.
Renewal rates beyond age 55 are listed below:

Annual Premiums
\$692 (100 week)
\$1,384 (200 week)

(Renewal beyond age 55 does not include 1st Day Accident and Good Health Rider.)



Age	12	24	26	52
18-29	\$34.60	\$17.30	\$15.97	\$7.99
30-34	37.37	18.69	17.25	8.63
35-39	39.97	19.99	18.45	9.23
40-41	42.74	21.37	19.73	9.87
42	45.50	22.75	21.00	10.50
43	47.93	23.97	22.13	11.06
44	50.69	25.35	23.40	11.70
45	53.29	26.65	24.60	12.30
46	56.06	28.03	25.88	12.94
47	58.65	29.33	27.07	13.54
48	61.42	30.71	28.35	14.18
49	66.61	33.31	30.75	15.38

Age	12	24	26	52
18-29	\$69.20	\$34.60	\$31.94	\$15.97
30-34	74.74	37.37	34.50	17.25
35-39	79.93	39.97	36.89	18.45
40-41	85.47	42.74	39.45	19.73
42	91.00	45.50	42.00	21.00
43	95.85	47.93	44.24	22.12
44	101.38	50.69	46.79	23.40
45	106.57	53.29	49.19	24.60
46	112.11	56.06	51.75	25.88
47	117.30	58.65	54.14	27.07
48	122.83	61.42	56.69	28.35
49	133.21	66.61	61.49	30.74

Medical Limits

Medical examinations are required on all applications.