



MEMBER BENEFITS

ACCIDENTAL TEMPORARY TOTAL DISABILITY

Retail Discounts • Local Deals
Travel & Entertainment • Vehicle Savings



diPerks

POWERED BY **WBA**
WISCONSIN BROTHERHOOD ASSOCIATION

WHEN YOU GET INJURED...

HOW WILL YOU PAY THE BILLS?



RENT/MORTGAGE



CAR PAYMENTS



FOOD



CREDIT CARDS



TUITION



UTILITY BILLS



INSURANCE

Accidental Temporary Total Disability Pays up to \$1000 Per Week

The WBA provides useful cost-saving discounts and benefit plans for businesses and families.





A DISABLING INJURY COULD HAPPEN AT ANY TIME...

WHAT WILL HAPPEN TO YOUR LIFESTYLE IF YOU SUDDENLY LOSE YOUR INCOME?

Help protect your income for \$26.50 per month.*

ACCIDENTS HAPPEN... ARE YOU PREPARED?

ATTD can help ensure your financial peace of mind.

*WBA membership cost of \$26.50 per month includes the \$500 ATTD benefit, AD&D benefit and all of the other services and discount opportunities listed in this brochure.

In the event of a serious accidental injury, paying the medical bills may be the least of your worries. If you can't work, how will you pay the rest of your bills? You still need to put food on the table, pay rent or mortgage, auto loans and all the rest. Worse yet, what will you do if both you and your spouse are disabled and unable to work? Who is going to pay the bills?

The answer is simple. The ATTD Plan could help secure your future. Our accident only ATTD benefit is a true "Regular Occupation" plan that pays when a disabling accident prevents you from performing the essential functions of your job. Not just any job. Your job.

ACCIDENTAL TEMPORARY TOTAL DISABILITY (ATTD) - ACCIDENT ONLY



ELIMINATION PERIOD

30 days



BENEFIT PERIOD

Up to 52 weeks



OCCUPATION

Regular Occupation



BENEFIT AMOUNT

Choose from 3 Options:

- Fixed amount of \$500 per week \$26.50 per month
- 60% of weekly salary to a maximum of \$750 per week \$32.00 per month
- 60% of weekly salary to a maximum of \$1000 per week \$37.25 per month

This benefit pays the weekly benefit amount elected, after the elimination period of 30 days, for up to 52 weeks, if an accidental bodily injury solely and directly causes disability that: a) prevents an insured person from performing all the substantial and material duties of his or her regular occupation (or with respect to an insured person who is unemployed, prevents him or her from engaging in the normal and customary activities of a person of like age and sex in good health); b) causes a condition which is medically determined, by a physician, to be continuous; and c) requires the continuous care of a physician. Pays regardless of any other coverage or salary continuation plans in place. Workers Compensation, SSDI or other DI will not reduce this ATTD benefit.

CAN YOU AFFORD A DISABLING INJURY...

FOR A MONTH? 6 MONTHS? A YEAR?



**\$5000 ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)
COVERAGE INCLUDED WITH YOUR ATTD BENEFIT.**

Accidental Death and Dismemberment, Loss of Sight, Speech and Hearing Benefit

100% of the Benefit Amount is payable for accidental:

Loss of Life | Loss of Hearing and one of: Loss of Hand, Foot or Sight of One Eye
Loss of Speech and Loss of Hearing | Loss of Speech and one of: Loss of Hand, Foot or Sight of One Eye
Loss of Both Hands, Both Feet, Loss of Sight or any combination thereof

50% of the Benefit Amount is payable for accidental:

Loss of Hand, Foot or Sight of One Eye (any one of each) | Loss of Speech or Loss of Hearing

25% of the Benefit Amount is payable for accidental:

Loss of Thumb and Index Finger of the same hand

EXCLUSIONS

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition no benefits will be paid for any accident caused by or resulting from any of the following:

- An Insured Person being in, entering, or exiting any aircraft: a) owned, leased or operated by the Policyholder or on the Policyholder's behalf; or b) operated by an employee of the Policyholder on the Policyholder's behalf
- An Insured Person riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
- An Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an accident or by accidental consumption of a substance contaminated by bacteria.)
- An Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony
- Any occurrence while an Insured Person is incarcerated after conviction
- An Insured Person being intoxicated, at the time of an accident. Intoxication is defined by the laws of the jurisdiction where such accident occurs
- An Insured Person being under the influence of any narcotic or other controlled substance at the time of an accident. (This exclusion does not apply if any narcotic or other controlled substance is taken and used as pre-scribed by a Physician.)
- An Insured Person being engaged in or participating in a motorized vehicular race or speed contest
- An Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.)
- An Insured Person traveling or flying on any aircraft engaged in Specialized Aviation Activities
- An Insured Person's suicide, attempted, suicide, or intentionally self-inflicted injury
- A declared or undeclared War

This plan is NOT AVAILABLE to residents of Arkansas, Kansas, Maine, Maryland, North Carolina, Oregon, South Dakota, Utah or Washington.

Wholesale Benefits Association - Sales Administration by Comprehensive Insurance Agency, LLC - Rolling Meadows, IL Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature is not available to residents of Arkansas, Maine, Maryland, North Carolina, Oregon or South Dakota. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions & Limitations Apply. Chubb, Box 1615, Warren, N.J. 07061-1615.

INCREDIBLE BENEFITS, SAVINGS, AND DISCOUNTS.



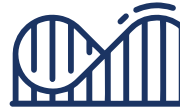
LOCAL DEALS

Digital access to over 350,000 local deals and discounts from the ever popular Entertainment Book to save you money in your local community. Filled with BOGO's, 50% off deals, discounts for local dining, savings on local shopping and services, and so much more!



MOVIES

Get movie tickets to all the major theaters across the county. Tickets range from \$9-12 dollars depending on the geographic location. Take advantage of having E-Tickets delivered right to your inbox.



THEME PARKS & ATTRACTIONS

Get up to 60% off admission at Sea World, Bush Gardens, Six Flags, Universal Studios, Disneyland, along with other theme parks and water parks across the country.



VEHICLE SAVINGS

Get incredible discounts on oil changes, tires and wheels, along with rental services with your membership.



HOTELS & TRAVEL

Our inventory of over 800,000 hotels will save you lots of money when you're looking to book that personal vacation or that overnight business trip. Plus, we help you keep cash in your pocket when booking flights with incredible savings beyond standard or published rates.



CRUISES

Save on over 100 different cruise lines and trips running all around the world. Take that cruise you've always wanted to Alaska, Caribbean, Mexico, Europe, Australia or New Zealand. Members will save big and get incredible service and savings on your next trip.



CONDOS

Let's face it, we all need a vacation and getting a little bit bigger place is what you need. Our condo inventory will get you exclusive stays from Rivera Maya, Mexico, to the Dominican Republic to Florida and all the way to Spain. Save up to 50% on our exclusive offers and vacation weeks.



EVENT TICKETS

Save 10% on booking sporting events, concerts and theater tickets through your membership with WBA. Members will have full access to every concert and show across the US with just a click of the button. Don't miss out on enjoying that special event with a 10% discount on every purchase.



GROCERY COUPONS

Shopping at your local grocery store has never been easier with our grocery coupons. Simply find the product your looking for and clip the discount for immediate savings at all major grocers. You don't need to wait for that Sunday paper to find the specials... we've got hundreds of discounts waiting for you with a click of a button.



PHARMACY DISCOUNTS

Accepted at over 65,000 pharmacies nationally. Members can save up to 85% off brand or generic prescriptions. Take advantage of the diabetic supplies and testing all products are shipped to your home. This program is not insurance, it's a discount program.



COUPLEWISE

This program will dramatically improve your relationship. They took the best parts from couples counseling, over 60 years of research from their world-renowned relationship experts, and the insights of other happy couples to deliver a program designed to grow and strengthen your relationship.



SUPPORT YOUR CAUSE

We believe in supporting great causes in local communities. As such, we make it easy for you to help the organizations you believe in. Included with your membership, virtually every time you shop a donation will be made to an organization of your choosing.

ABOUT US

diPerks, powered by the Wholesale Benefit Association (WBA), is a membership organization dedicated to bringing deeply discounted services to families and small businesses all across America. Through the buying-power of diPerks, members enjoy substantial savings for a variety of essential health related services. These services are assembled from the finest providers throughout the country and combined into a single plan.

Association members receive a benefits package containing detailed plan descriptions, instructions, toll-free numbers, and website addresses. diPerks supplies benefits to our members at the lowest possible prices, and continuously seeks additional high-quality service plans to further enhance the overall value each membership provides.



LOCAL REPRESENTATIVE



WHOLESALE BENEFITS ASSOCIATION

Marketed Nationally by: diPerks

 5825 Mark Dabling Blvd,
Colorado Springs, CO
80919