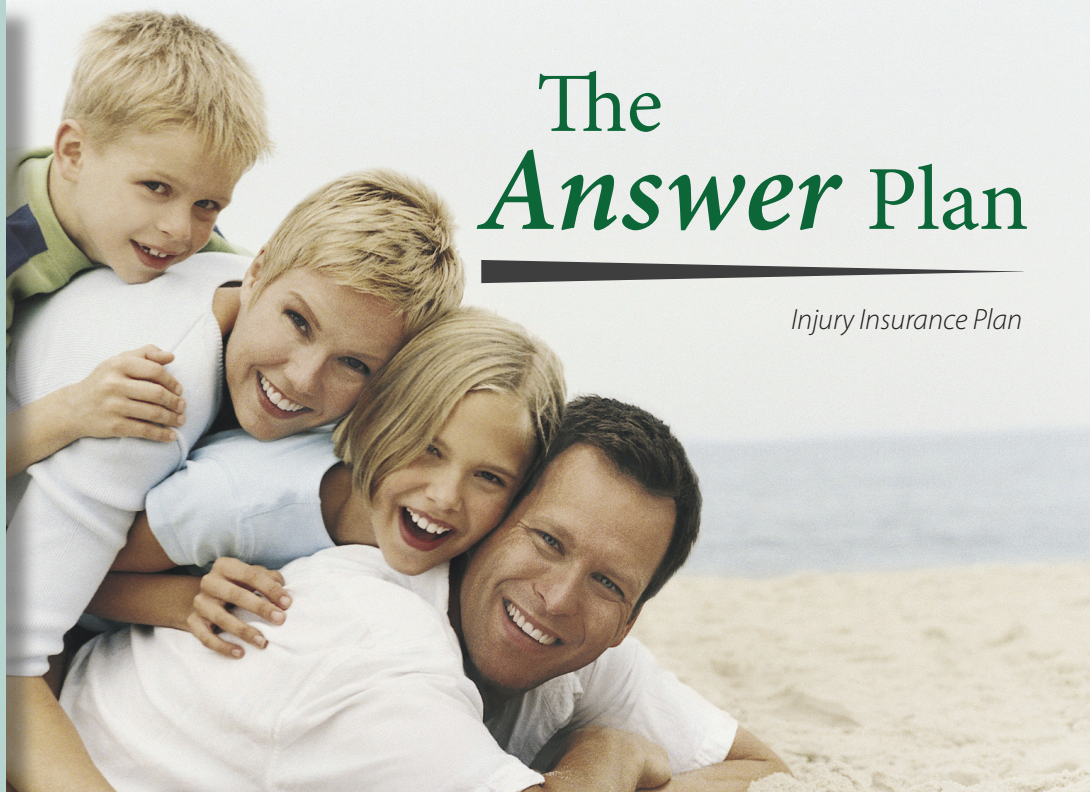


The Answer Plan

Injury Insurance Plan



- About 1 out of 17 people experience an unintentional injury each year.
- About 32 percent of deaths and disabling injuries involve workers off the job.
- A fatal injury occurs in the home every 14 minutes and a disabling injury every 4 seconds.
- The five leading causes of fatal injury are falls; unintentional injury each year. poisoning; choking; drowning; and fires, flames and smoke.
- The four leading fatal causes of death in public places are falls, poisoning, drowning and choking.

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Underwritten by
American National Life Insurance Company of Texas (ANTEX)
Galveston, Texas

An inpatient medical expense plan designed for members of the National Consumers Advantage Association (NCAA) and their families that pays benefits for Medical Service charges incurred by a Covered Person that results from the Medically Necessary treatment of an injury.

As a member of the NCAA, you have the flexibility of designing a plan that meets the needs of You and Your covered family members while taking into consideration your budget.

The base plan provides benefits for inpatient treatment of an injury. For an additional premium you can enhance the base plan by purchasing the Outpatient Benefit Rider that provides benefits for Medically Necessary treatment on an outpatient basis. If you desire additional coverage for Accidental Death and Dismemberment, there is an optional rider that can be purchased.

- Unlike traditional medical expense plans there are:
- No Pre-Existing Conditions Provision
- No Inpatient Deductible
- No Coinsurance On Inpatient Confinement
- No Stop-Loss Amount
- No Pre-Certification Requirement
- No Need To Use Preferred Providers To Obtain Benefits
- No Medical Underwriting; However, We Will Underwrite Avocations, Occupation And Other Issues That Have High Potential For Contributing To Injuries