

# Plan-at-a-Glance

## Protect your hard-earned wages and savings with Personal Accident Insurance.

Your medical plan provides benefits to help with medical costs if you suffer an accidental injury. In that unfortunate event, you shouldn't have to worry about unexpected financial setbacks resulting from the injury. Things like lost wages plus your out-of-pocket expenses and the cost for help with transportation, meals, child care, or even housekeeping can all add up. Personal Accident Insurance provides cash benefits regardless of any other insurance you have. By pairing it with your medical plan, you can extend your protection to help with those unexpected costs, so you can focus on healing.

### Standard Features

**Eligible Issue Ages:** 18 through 74 (In TN: 18-69)

**Annual Benefit Bank Amount:** You choose an amount within the range below (in \$100 increments):  
(In GA: Maximum Annual Benefit Amount)

Minimum = **\$2,500**

Maximum = **\$15,000 for individuals or \$25,000 for couples/families**

Your Annual Benefit Bank represents the total dollar amount available to you for covered services rendered each calendar year. On Jan. 1 of each year, your Annual Benefit Bank will restore to its full amount. This benefit can complement your medical plan in the event of an accidental injury.

**Annual Deductible Amount:** You choose an annual deductible amount of \$100, \$250 or \$500 - then watch it disappear!

Your annual deductible represents the dollar amount that an individual must incur in covered services in a calendar year before benefits are payable under the policy.

### Disappearing Deductible Feature

On January 1<sup>st</sup> of each calendar year, your Annual Deductible Amount will decrease by 20% if no benefits are payable for the previous calendar year. Your policy must be in force for at least three full months before the first reduction of the deductible will occur. If any benefits are payable for covered services rendered during a calendar year, your Annual Deductible Amount will reset on the following January 1<sup>st</sup> to the original amount. If no benefits are payable for five consecutive calendar years, your Annual Deductible Amount will be eliminated beginning with the next calendar year. Once your Annual Deductible Amount reaches zero, it will not reset.

**Family Deductible - when spouse/domestic partner and/or dependents are included** (In GA: domestic partners not eligible)

The deductible for family coverage is two-times (2X) the individual deductible amount and must be satisfied by at least two covered family members. Once the family deductible is satisfied, benefits would be payable for all covered family members for the remainder of the calendar year, up to your Annual Benefit Bank Amount. Benefits may be paid for an individual family member before the full family deductible is satisfied.

**Benefit Payout:** If you suffer an accidental injury and receive initial care within 72 hours, simply submit your proof of claim for the dollar amount of your actual medical and/or recovery expenses. To determine the actual expenses, we will take into account the adjustments or discounts which may be negotiated between your health insurance plan and provider(s) for services received. Benefits from this policy will pay in addition to your medical coverage, less any deductible applicable under this policy. All benefits are paid directly to you.

## LifeSecure Personal Accident Insurance with Disappearing Deductible

### Covered medical expenses, including:

- **ambulance** (once per accidental injury, per covered family member)
- **initial services** (received in a hospital, urgent care center or physician's office)
- **hospitalization, including intensive care unit (ICU)**
- **major diagnostic exams: CT, MRI, EEG** (covered up to \$750 per exam; limit two exams per calendar year; one per accidental injury\*)
- **tests and X-rays** (one test or one set of X-rays per accidental injury\*)
- **surgery** (up to two per accidental injury, per covered family member; performed within 90 days of accidental injury)
- **drugs** (administered in a hospital, urgent care center or physician's office at time of initial care)
- **physician follow-up services, including chiropractic** (up to one visit per day, with a maximum of three visits per accidental injury\*)
- **physical, occupational and speech therapy** (one visit per day, with a maximum of 10 visits per accidental injury, per covered family member; visits must begin within 90 days of accidental injury and occur within six months of accidental injury)
- **durable medical equipment** (rental or purchase of qualified equipment prescribed within 30 days of accidental injury)
- **prosthetic devices** (must be received within one year of accidental injury). **In OR:** includes prosthetic services and orthotic devices
- **In CT only: home health care** (up to 80 visits per calendar year, per covered family member)

### Example - Individual Personal Accident Benefit Payout \* Per covered family member; within 30 days of accidental injury

Donna chose a Personal Accident Plan with an **Annual Benefit Bank of \$10,000** and **Annual Deductible of \$100** to supplement her medical plan. She broke her collar bone while skiing with friends and needed immediate medical attention.

Actual Expenses	-	Personal Accident Deductible	=	Donna's Personal Accident Benefit Payout
\$8,000		\$100		\$7,900

### Limitations or Conditions on Eligibility for Benefits\*\*

**Exclusions:** Care must be provided within the United States, its territories or possessions or Canada to be considered eligible for benefits.

**No benefits of this Policy are payable when the loss is contributed to or caused by:** operating, learning to operate, or serving as a crew member of any aircraft; or engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, or parasailing; or riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; or any act of war whether declared or undeclared; or voluntary participation in any riot or civil insurrection; or engaging in an illegal activity or occupation; or commission or attempt to commit an assault or felony; or suicide or attempted suicide, while sane or insane; or intentionally self-inflicted injury; or hernia of any kind; or being intoxicated or under the influence of alcohol, drugs or any narcotic unless administered and used in accordance with the instructions of a Physician.

**No benefits of this Policy are payable for:** any illness, loss, or condition specifically excluded from the definition of Accident; or dental care or treatment unless caused by Accidental Injury to natural teeth; or treatment for a mental or nervous disorder or disease.

\*\* The Limitations or Conditions on Eligibility for Benefits shown above may vary by state. The actual Limitations or Conditions on Eligibility for Benefits applicable to your policy will depend on the state in which your coverage is issued.

This is an accident only policy and provides limited benefits. This policy is guaranteed renewable to age 75.

**For more information, contact your agent or visit us at [YourLifeSecure.com](http://YourLifeSecure.com).**

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