



Blue Cross
Blue Shield
Blue Care Network
of Michigan



Blue Cross
Blue Shield
Blue Care Network
of Michigan

 **lifesecure™**

Individual Accident and Critical Illness Insurance

Rob Roney Specialty Sales Consultant



AGENDA



Who is LifeSecure



Why Personal Accident and Critical Illness Insurance



Complete understanding of LifeSecure's Personal Accident and Critical Illness Insurance products



Sales Tips on how to offer LifeSecure's Personal Accident and Critical Illness Insurance products



Questions

WHO IS LIFESECURE?



LIFESECURE'S PRODUCT PORTFOLIO

Protect people's
finances

Provide for the
unexpected

Plan for the
future



MOST VALUABLE ASSET

What is your clients most valuable asset?

Their Home (Homeowners Insurance)

Their Health (Major Medical Insurance)

Their Family (Life Insurance)

Did you know that an overwhelming majority of the population who filed for medical bankruptcy HAD MEDICAL INSURANCE?

YOUR CLIENT and their **ABILITY TO WORK** and **PROVIDE A LIVING** for their family is their **MOST VALUABLE ASSET** to protect!

PLEASE HELP, DONATE



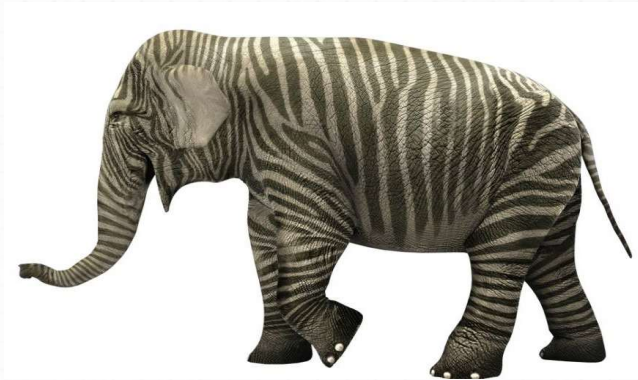
ARE YOUR CUSTOMERS REALLY PREPARED?

The screenshot displays the GoFundMe homepage. On the left is a navigation menu with icons and labels for Events, Faith, Family, National News (marked with a 'NEW' tag), Newlyweds, Other, Travel, and Wishes. The top header includes the GoFundMe logo, a search bar with the placeholder text 'Name, Title or ZIP Code...', and links for 'How it Works', 'Success Stories', 'Press', 'Questions', 'Help', 'Sign In', and a 'Sign Up' button. The main content area features three fundraising campaign cards. Each card includes a photo of the campaign, the title, the organizer's name and Facebook friend count, a progress bar, the amount raised by the number of donors, and the location.

Campaign Title	Organizer	Facebook Friends	Amount Raised	Donors	Location
#GarmoStrong Fundraiser	Brianna Pulliam	1,743	\$35,213	562	ROCHESTER, MI
Breanna Medical Fund	Keira Driskell	50	\$1,080	18	WARREN, MI
Help For Cristina	Sarah L Shock	154	\$560	11	CLINTON TOWNSHIP, MI

PROTECTION IS AVAILABLE

LifeSecure's **Personal Accident** and **Critical Illness Insurance**



Help protect your customers from health related financial risk by offering them ancillary products.

Affordable product to enhance your clients health insurance protection by helping them sustain and maintain their current lifestyle and quality of life

Great for 'INCOME and LIFESTYLE' protection.



LIFESECURE'S PERSONAL ACCIDENT INSURANCE



PERSONAL ACCIDENT INSURANCE

LifeSecure's Personal Accident Insurance provides benefits for qualified medical and recovery expenses resulting from an accidental injury.

Including:

- ✓ Slip and fall
- ✓ Sports injury
- ✓ Car accident



ACCIDENTS HAPPEN

- 1 out of 8 Americans each year seeks medical care due to an injury.
- Approximately 86% of accidents are non-traffic related.
- Falls are the leading cause of accidental injuries among Americans.
- One-third of children under age 14 who play organized sports have experienced an injury.



Deductibles?
Co-Pays?

Out of Network
Treatment?

Household
chores?

Transportation?

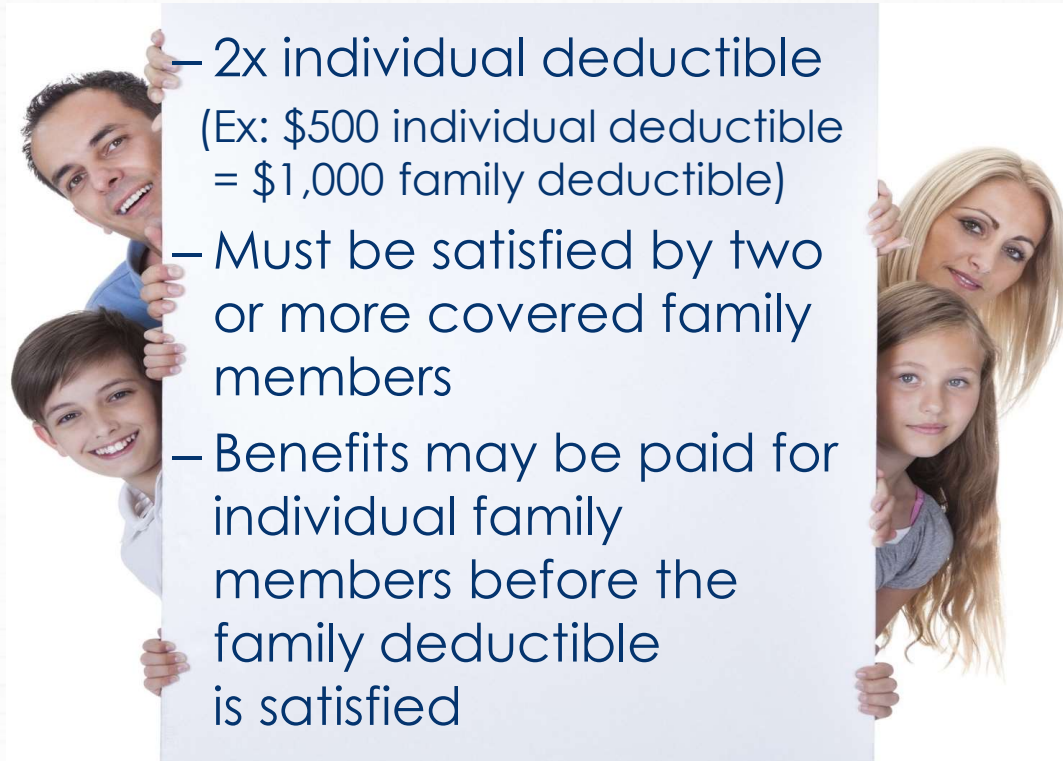
HOW DOES PERSONAL ACCIDENT INSURANCE WORK?

- 1. Choose the Annual Benefit Bank**
(any amount within range in \$100 increments)
Minimum \$2,500
Maximum \$25,000 for individuals
50,000 for couples/families
(can be used by one or all members)
- 2. Annual Deductible (\$0 or \$500)**



FAMILY DEDUCTIBLE

- 2x individual deductible
(Ex: \$500 individual deductible = \$1,000 family deductible)
- Must be satisfied by two or more covered family members
- Benefits may be paid for individual family members before the family deductible is satisfied



PERSONAL ACCIDENT INSURANCE 3.0

ROLLING OUT MAY 28TH, 2020

NEW! Guaranteed Renewable to Age 85

NEW! Accidental Death Benefit

\$10,000 Primary and Spouse / \$5,000 Dependent Children

NEW! Increase from 72 hours to 1 week to receive initial care for covered accident

NEW! Increase days for surgeries and PT from 90 to 180 days

NEW! \$0 and \$500 deductible (no \$100 Deductible or Disappearing Deductible)

NEW! Increased benefit banks: \$25,000 for Individuals and \$50,000 for couples or families. (\$500 deductible option only)

NEW! Association Discount of 5% in some states

PERSONAL ACCIDENT INSURANCE 3.0 WITH ACCIDENTAL DEATH!!!

	Current Personal Accident Insurance	New Personal Accident Insurance with Accidental Death Benefit
Issue Ages	18-74	Same
Guaranteed Renewability	To Age 75	To Age 85
Benefit Bank	\$2,500 - \$15,000 (individuals) \$2,500 - \$25,000 (couples / families) Choose any amount within \$100 increments	Higher limits in Michigan only: \$2,500 - \$25,000 (individual) \$2,500 - \$50,000 (couples / families)
Accidental Death Benefit	Not covered	\$10,000 Primary and Spouse \$5,000 Dependent Children
Deductible	<ul style="list-style-type: none"> Disappearing Deductible \$100 	<ul style="list-style-type: none"> No Disappearing Deductible \$0 or \$500 In Michigan: \$0 deductible (not available for Benefit Banks over \$15,000 (individuals) or \$25,000 (couples / families))
Timeframe for Initial Care	72 hours	1 week

PERSONAL ACCIDENT INSURANCE SAMPLE PREMIUMS: \$0 DEDUCTIBLE

Annual Benefit Bank	Self	Self + Spouse	Self + Children	Family
\$5,000	\$30.27	\$34.81	\$40.68	\$43.93
\$10,000	\$39.24	\$49.21	\$58.87	\$67.69
\$15,000	\$45.12	\$59.18	\$73.51	\$84.85
\$25,000	N/A	\$70.55	\$96.59	\$110.79
\$50,000	N/A	N/A	N/A	N/A

PERSONAL ACCIDENT INSURANCE SAMPLE PREMIUMS: \$500 DEDUCTIBLE

Annual Benefit Bank	Self	Self + Spouse	Self + Children	Family
\$5,000	\$22.93	\$27.40	\$32.53	\$35.82
\$10,000	\$31.18	\$40.27	\$48.70	\$56.85
\$15,000	\$37.09	\$49.89	\$62.58	\$73.13
\$25,000	\$47.70	\$62.63	\$86.44	\$100.20
\$50,000	N/A	\$85.48	\$117.48	\$145.87

PERSONAL ACCIDENT INSURANCE - FAMILY PAYOUT



Dave and His Family

- Coverage for wife & 2 children
- \$15,000 shared Annual Benefit Bank
- \$0 Annual Personal Accident Deductible

Family Deductible
(2 x Annual Deductible)
= \$0

PERSONAL ACCIDENT INSURANCE - FAMILY PAYOUT

Accidental Injuries	Covered Expenses	Deductible Amount Satisfied	Benefit Payout
Kim – Sprained ankle	\$1,000	\$0	\$1000
Dave – Lacerated finger	\$50	\$0	\$50
Michael – Broken nose	\$3,000	\$0	\$3000
Mandy – Broken leg	\$8,000	\$0	\$8,000
Total Personal Accident Benefit Payout:			\$12,050

IMPORTANT TIME LIMITS



- Within 1 week of the accident
Initial care must begin.



Within 30 days of accident
Major diagnostic exams must occur.

One per accidental injury per covered family member.
Two per year per covered family member.

All covered services EXCEPT Major Diagnostic Exams cover actual expenses, less any adjustments or discounts.

Major Diagnostic Exams are based on actual expenses up to a maximum of **\$750** per exam.

Slide 20

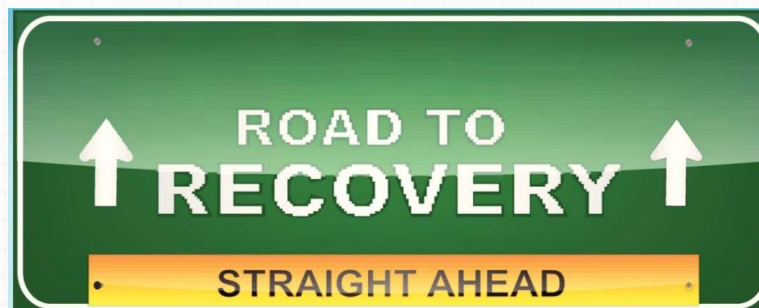
RRL1

Roney, Robert L., 4/21/2020

IMPORTANT TIME LIMITS

**180
DAYS**

- Within 180 days of accident:
 - ***Surgery*** must occur
(Two per accidental injury per covered member)
 - ***Rehabilitative therapy*** must begin (One per day per covered member.
Up to 10 visits a year per accidental injury)





LIFESECURE'S CRITICAL ILLNESS INSURANCE





Critical Illness Consumes Us!



Did You Know?

1. Every **40** seconds...someone in the U.S. is having a stroke ¹
2. Every **25** seconds...someone in the U.S. will suffer from a coronary event²
3. Every **21** seconds...someone in the U.S. is diagnosed with cancer ³

1 Heart disease and stroke statistics – 2010 Update American Heart Association

2 Heart disease and stroke statistics – 2010 Update American Heart Association

3 Cancer Facts and Figures, American Cancer Society 2010

LIFETIME PROBABILITY OF CANCER



MEN: 1 IN 2₁



WOMEN: 1 IN 3₁

1. <http://www.medscape.com/viewarticle/551998>

LifeSecure's Individual Critical Illness Product Features

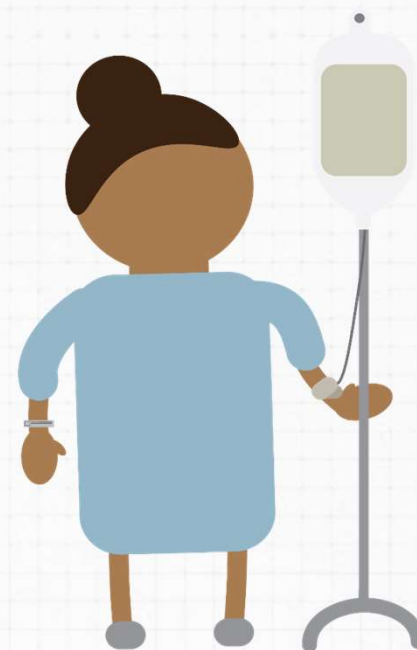
- Issue Ages from 18 – 70 (Guaranteed renewable to age 75)
- Benefit Amounts range from \$5,000 to \$50,000 in \$5k increments
- Spouse benefits are the SAME as the Primary Policyholder
- Rate structure is gender-specific; nicotine and non-nicotine
- \$2,500 coverage for each child – no additional cost
- Simplified Issue, short application process
- Underwriting: for Benefit Amounts over \$20,000, MIB and Rx Screening will be used
- Return of Premium (minus cash payouts) upon death embedded into the policy
- Pays on nine different specified diseases
- Reoccurrence Benefit feature embedded into the policy

LifeSecure's Critical Illness Covered Conditions

Specified Diseases:

- Heart Attack – 100% of Benefit Amount
- Stroke (CVA) – 100% of Benefit Amount
- Coronary Artery Disease – 25% of Benefit Amount
- Invasive Cancer – 100% of Benefit Amount
- Carcinoma In Situ – 25% of Benefit Amount
- Prostate Cancer – 25% of Benefit Amount
- Skin Cancer – 5% of Benefit Amount
- End Stage Renal Failure – 25% of Benefit Amount
- Major Organ Failure – 100% of Benefit Amount

NOTE: % of Benefit Amounts shown below are payable upon first diagnosis



LifeSecure's Critical Illness Standard Features

Coverage for a Subsequent Diagnosis of a Different Disease:

The full Benefit Amount (according to percentages on previous slide) is payable for a subsequent diagnosis of a different disease, as long as each diagnosis is separated by at least 6 months.

Coverage for a Re-occurrence of Same Disease:

50% of the Benefit Amount payable for an initial diagnosis of a Specified Disease is payable for a subsequent diagnosis of the same Specified Disease. The subsequent diagnosis must be separated from the initial diagnosis by at least 12 months or 12 months treatment-free for Invasive Cancer, Carcinoma In Situ and Prostate Cancer. The re-occurrence benefit is not available for Skin Cancer.

**Unlimited Lifetime
Maximum**

Initial Insurability “Knockout Questions”

Applicant: Height: ____ ft. ____ in. Weight ____ lbs.

Spouse/DP: (if applying): Height: ____ ft. ____ in. Weight ____ lbs.

	Self	Spouse/ DP
1. Within the past 10 years, have you ever been diagnosed with, treated for, or received medical advice from a healthcare professional for any of the following conditions: heart disease, chronic lung disease, major organ transplant, coronary artery disease, heart attack, angina, angioplasty, stent replacement or bypass surgery, atrial fibrillation, valvular heart disease, carotid artery disease, cerebral vascular disease, brain aneurysm, stroke (CVA) or transient ischemic attack (TIA), peripheral vascular disease, cancer (including, but not limited to, carcinoma, sarcoma, Hodgkin's Disease tumor, Leukemia, lymphoma, in situ, malignant tumor, melanoma and basal cell or squamous cell carcinoma), liver disease, impaired kidney function, diabetes, AIDS, HIV, ARC, or chronic obstructive pulmonary disease (COPD)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. For any condition listed in question 1, within the past 2 years, have you had any abnormal diagnostic tests for which you are awaiting results or have you been advised by a healthcare professional to seek consultation with a medical professional or to undergo diagnostic testing (including self-administered) but have not done so?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Within the past 5 years, have you been diagnosed with, treated for or received medical advice from a healthcare professional for alcohol or drug abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you currently receiving, or within the past 2 years, have you received or applied for Social Security Disability Income Benefits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- If you answered “Yes” to any part of any part of any question in Section 3 above, PLEASE DO NOT CONTINUE. We regret that we cannot offer you critical illness coverage.
- If you answered “Yes” to any part of any question in Section 3 above for “Spouse/DP”, we regret that we cannot offer critical illness coverage to your spouse/domestic partner.
- For applicants answering “No” to all of the questions, please CONTINUE.

What Is The Cost Of Critical Illness?

Individual Monthly Premium, Male Non-Nicotine

Age	\$5,000 Benefit	\$10,000 Benefit	\$25,000 Benefit
35	\$8.85	\$12.20	\$22.25
40	\$10.65	\$15.80	\$31.25
45	\$15.40	\$20.80	\$43.75
50	\$16.50	\$27.50	\$60.50
55	\$20.70	\$35.90	\$81.50

Old Vs. New Planning

Question: What is the right insurance product for cancer, heart attack, stroke, etc.?



Old Planning...



New or Modern Planning...

The #1 Question To Ask Your Client During A Critical Illness Meeting

Who Do You Know...

...WHO HAS HAD CANCER?

...WHO HAS A STROKE?

...WHO HAS A HEART ATTACK?

Four ESSENTIAL Questions During A Critical Illness Meeting

- 1. Who do you know?**
- 2. Did they plan on it? Or, was it unexpected?**
- 3. Was there unplanned emotional or financial strain on the household/business?**
- 4. Would cash have helped?**



Who Believes That There Is Great Opportunity For Specialty Products Within The Affordable Care Act?





What Do Good Lawyers And Salespeople Have In Common?





**People Hate To Be Sold,
But They Love To Buy.
What's The Secret?**





Questions!!!



Last year there were 20 million
½ inch drill bits sold

HOW MANY PEOPLE WANTED
TO BUY A DRILL BIT?

NONE! They just needed holes.



THREE SIMPLE STEPS TO BEGIN SELLING SOLUTIONS

- 1. Know your customers & their potential concerns.*
- 2. Uncover the concerns and create the “need” by asking questions.*
- 3. Link the needs to product benefits = providing a solution.*

STEP 1: UNDERSTAND YOUR CUSTOMER

You can get immediate insight to your customer with the information you already collect.

- **Health plan:** you'll already know about their large out-of-pocket expense and the income information will give you hints on their ability to absorb these large expenses in case of an accident or critical illness.
- **By segment:** Different segments have unique concerns on the type of medical and non-medical expenses they would face as a result of an accident or critical illness.
- **Words they use:** These are considered trigger words. These folks are the easiest because they are telling you about their concerns!

STEP 2: UNCOVER THE CONCERNS AND CREATE THE “NEED” BY ASKING QUESTIONS

Ask questions which result in a natural “yes” to learning about Accident or Critical Illness Insurance.

How do you think you’ll reach that large out-of-pocket max – Accident, injury or critical illness?

In case you reach that out-of-pocket max through an unforeseen accident or critical illness, would you cover that large bill through your savings account or do you want an option that would give you access of up to \$25,000 in a direct payment to you?

STEP 2: UNCOVER THE CONCERNS AND CREATE THE “NEED” BY ASKING QUESTIONS

If you had an unforeseen accident or critical illness tomorrow, would you be able to cover an out-of-pocket expense of over \$10,000?

Have you or any family or friends suffered from an accident or critical illness? Were they prepared to deal with the surprise expenses?


Would you want to learn a way to cover bills & other expenses if you had a break in pay because of time off due to an accident or critical illness?

Objections and Rebuttals


FRAM Oil Filters

‘You can pay me now,
or pay me later’





**Sell the Problem you
Solve,
Not the Product.**



Opportunities For A Better Value For Your Clients And More Commissions For You

OPTION 1

BCBS BCN Preferred Silver Saver

\$3,700 Deductible

Preventive Care Covered 100%

70/30 Coinsurance: \$3,800 OOP Max

OOP Maximum: \$15,000 Per Family

Premium: \$1,362.60

Avg. health comp: 3%

Commissions: \$490.54

OPTION 2

BCBS BCN Preferred Bronze Saver HSA

\$6,850 Deductible

Preventive Care Covered 100%

100% Coinsurance: \$0 OOP

OOP Maximum: \$13,700 Per Family

With \$25,000 of Accident Insurance (\$0 Deductible) on the family, \$25,000 of Critical Illness on the husband and spouse, \$2,500 on each child and \$500 a day of Hospital Recovery on the family

Premium: \$1,263.05

Avg. health comp: 3%, Average compensation for ACC, CI and HR

Commissions: \$1,946.58!!!

Based on Husband/Wife age 45 non smokers and two children (NO SUBSIDY, Macomb County)

Opportunities For A Better Value For Your Clients And More Commissions For You

OPTION 1

BCBS BCN Preferred Silver Saver

\$3,700 Deductible

Preventive Care Covered 100%

70/30 Coinsurance: \$7,500 OOP Max

OOP Maximum: \$15,000 Per Family

Premium: \$788.32

Avg. health comp: 3%

Commissions: \$283.80

OPTION 2

BCBS BCN Preferred Bronze Saver HSA

\$6,850 Deductible

Preventive Care Covered 100%

100% Coinsurance: \$0 OOP

OOP Maximum: \$13,700 Per Family

With \$15,000 of Accident Insurance (\$0 Deductible) on the husband and spouse \$15,000 of Critical Illness on the husband and spouse and \$300 a day of Hospital Recovery on the husband and spouse

Premium: \$714.79

Avg. health comp: 3%, Average compensation for ACC, CI and HR

Commissions: \$1,029.55

Based on Husband/Wife age 40 non smokers (NO SUBSIDY, Macomb County)






How do you get
started?

Get Appointed!!!



ACCIDENT INSURANCE MARKETING MATERIALS





LifeSecure Insurance Company
Personal Accident Insurance
with Disappearing Deductible

To complement your Blue Cross Blue Shield of Michigan medical plan

LS-AC-0300 MI 02/18 Policy Series LS-AC-0002



LifeSecure Insurance Company
Personal Accident Insurance
with Disappearing Deductible

To supplement your Blue Cross Blue Shield of Michigan medical plan

Plan at a glance

Protect your hard-earned wages and savings with Personal Accident Insurance.
Your Blue Cross 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. But things like lost wages, out-of-pocket expenses and the cost of help with transportation, meals, child care or even housekeeping can add up. Personal Accident Insurance provides cash benefits up to your selected Annual Benefit Bank amount, regardless of any other insurance you have. By pairing it with your Blue Cross medical plan, you can extend your protection to help with those unexpected costs, so you can focus on healing.

Standard features
Eligible ages: 18 through 74
Annual Benefit Bank: You choose an amount within the range below, in \$100 increments:
Minimum – \$2,500
Maximum – \$15,000 for individuals or \$25,000 for couples or families

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

Annual deductible amount: \$100
Once the actual cost of your covered medical services exceeds \$100, you'll start receiving cash benefits for remaining expenses. We calculate your cash benefit payout by subtracting \$100 from your actual medical expenses.

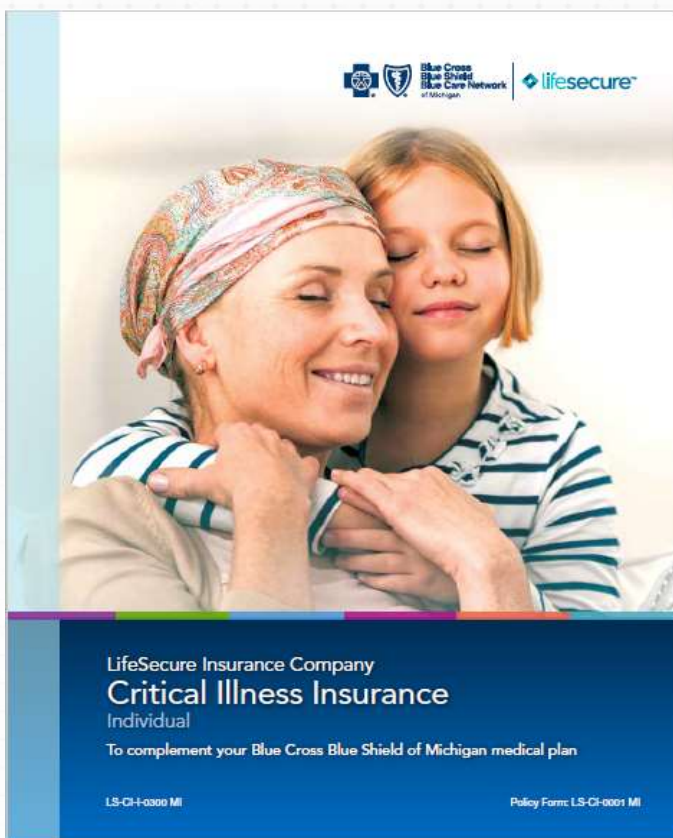
Disappearing Deductible feature
If you didn't submit a claim for services received in the previous calendar year and weren't eligible for a cash benefit, then your annual deductible amount will decrease by \$20 on Jan. 1 of the next year. If this happens for five consecutive calendar years, your annual deductible will disappear the following Jan. 1 and you'll never see it again. You must have your policy for at least three full months before we can reduce your deductible for the first time. If you submitted a claim for services covered in the previous calendar year and were eligible for a cash benefit, your annual deductible will reset on the following Jan. 1 to the original amount.

Family deductible
The family deductible only applies if you cover your spouse or domestic partner and/or children as dependents on your policy. The annual deductible for family coverage is \$200 and must be satisfied by two or more covered family members. Once you meet the family deductible, you're eligible to receive cash benefits for you and your family members' covered services for the rest of the calendar year, up to your Annual Benefit Bank amount. If an individual family member suffers an accidental injury before the family deductible is reached, you may be paid benefits for covered services related to his or her injury.

Benefit payout
If you get care in the first 72 hours after an accidental injury, simply submit proof of claim for your actual medical and/or recovery expenses. You can receive benefit payouts from your Personal Accident Insurance plan in addition to your Blue Cross medical coverage, minus your deductible under this policy. Cash benefits are paid directly to you. The amount of expenses that we'll provide cash benefits for under this policy takes into account the adjustments or discounts your health care plan may have negotiated with your providers.

LS-AC-0307 MI 02/18 Policy Series LS-AC-0002

CRITICAL ILLNESS MARKETING MATERIALS



Blue Cross Blue Shield of Michigan | lifesecure

LifeSecure Insurance Company
Critical Illness Insurance
Individual

To complement your Blue Cross Blue Shield of Michigan medical plan

LS-CI-I-0300 MI Policy Form: LS-CI-0001 MI

LifeSecure Insurance Company
Plan at a glance
Critical Illness insurance – individual
To supplement your Blue Cross Blue Shield of Michigan medical plan

Blue Cross Blue Shield of Michigan | lifesecure

Supplement your medical coverage and help protect your family, lifestyle and finances.

Your Blue Cross medical plan offers you and your family reliable health care coverage. Now you can supplement your benefits beyond your medical plan with Critical Illness insurance.

A major health event like a heart attack or cancer can quickly throw a family into financial crisis. While health insurance will help cover medical expenses, you may not be prepared for other financial setbacks that can occur when you're diagnosed with a critical illness. Those setbacks could include lost income, medical deductibles, out-of-network office visits and uncovered treatments. Cash benefits from a Critical Illness insurance plan can help pay the expenses traditional health insurance doesn't cover, enabling you to focus on recovery.

Standard features
Eligible ages: 18 through 70. This policy is guaranteed renewable to age 75.
Benefit Amount: You choose an amount between \$5,000 and \$50,000, in \$5,000 increments. The Benefit Amount represents the cash payout you may receive upon diagnosis of a specified disease, as shown in the chart below.

Coverage for the whole family

- If you're including your spouse or partner on your application, his or her Benefit Amount must match yours.
- Each dependent child is automatically covered with a \$2,500 Benefit Amount — at no additional cost.

Conditions that qualify for Critical Illness benefits

Specified diseases	% of Benefit Amount payable upon first diagnosis
Heart attack	100%
Stroke (CVA)	100%
Coronary artery disease	25%
Invasive cancer (Sometimes referred to as infiltrating cancer)	100%
Carcinoma in situ (Stage 0 and/or TisN0M0)	25%
Prostate cancer	25%
Skin cancer	5%
End stage renal failure (Stage 5 Chronic Kidney Disease)	25%
Major organ failure	100%

See limitations and exclusions on next page for information on the pre-existing condition limitation and the benefit wait periods.

Re-occurrence benefit
If you received a cash benefit payout for a specified disease, and are later diagnosed with a re-occurrence of that disease, you can receive another cash benefit equal to half of your previous payout, as long as the two diagnoses are at least 12 months apart (or 12 months treatment-free for invasive cancer). The re-occurrence benefit is not available for skin cancer.

LS-CI-I-0307 MI Policy Form: LS-CI-0001 MI

COMBO QUOTES & APPLICATION; THE SIMPLICITY OF DOING BUSINESS WITH LIFESECURE



Hello, Sudha Test

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Quote Calculator > [Accident](#) | [Critical Illness](#) | [Hospital Recovery](#)

[Home](#) [Coverage](#) [Results](#)

Atlas Tractor Co

Nicole Butterfield, age 35 years
State: MI

Total: \$42.28/month

Accident Insurance
\$20.08/month

Self-only
[edit]

☒ **Select**

Target Annual Benefit Bank:

\$ | 2,500 (\$100 increments)

\$2,500 ↓ ↑ \$15,000

Deductible: \$100

LS-AC-0407-I ST 02/18 E01

[+ How the plan works](#)

Critical Illness Insurance
\$11.00/month

Self-only
[edit]

☒ **Select**

Benefit Amount

☒ \$10,000

☐ \$15,000

☐ \$20,000

Other Benefits Included:

- [Return of Premium](#)

LS-CI-0407-W ST 02/18 E01

[+ How the plan works](#)

Hospital Recovery Insurance
\$11.20/month

Self-only
[edit]

☒ **Select**

Target Daily Benefit Amount:

\$ | 100 (\$10 increments)

\$100 ↓ ↑ \$900

Optional Benefits:

☐ [Emergency Room & Ambulance Rider](#)

\$5.69/month

☐ [Major Diagnostic Exam Rider](#)

\$9.00/month

☐ [Rehabilitation Facility Rider](#)

\$0.09/month

LS-HR-0407-I ST 02/18 E01

[+ How the plan works](#)

[Back To Coverage](#)

[Print](#)

[Apply Now](#)



Robert L. Roney:
313-549-7256
rroney@bcbsm.com

Scott Wittman:
313-407-7968
swittman2@bcbsm.com





“It’s unethical to sell someone something they don’t need.
It’s unethical to not sell someone something they do need.”

Jody Williamson





QUESTIONS



Blue Cross
Blue Shield
Blue Care Network
of Michigan