



Blue Cross
Blue Shield
Blue Care Network
of Michigan



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Blue Shield
Blue Care Network
of Michigan

 **livesecure™**

Specialty Benefits with Individual Medical

Scott Wittman Specialty Sales Consultant



AGENDA



Who is LifeSecure



Why Specialty Benefits



Complete understanding of LifeSecure's Hospital Recovery, Personal Accident and Critical Illness Insurance Products.



Sales Tips on how to offer LifeSecure's Specialty Benefits 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)

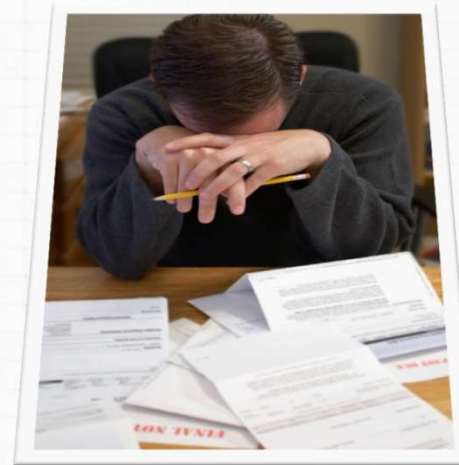
Their Family (Life Insurance)

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!

DID YOU KNOW?

- **77%** of Americans are living paycheck to paycheck¹
- **43%** of Americans have less than \$10,000 saved, and **25%** have less than \$1,000 saved²
- **62%** of all bankruptcies were medical in nature ...**75%** of them had medical insurance³



PLEASE HELP, DONATE



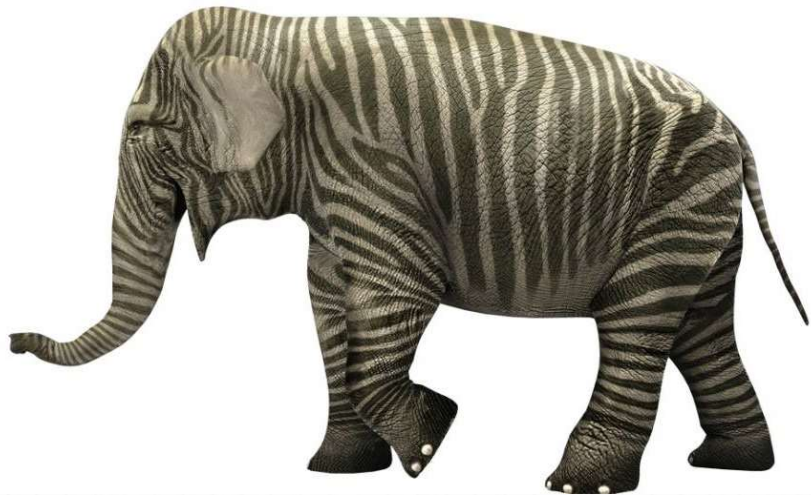
ARE YOUR CUSTOMERS REALLY PREPARED?

The screenshot displays the GoFundMe homepage. On the left is a vertical navigation menu with icons and labels for 'Events', 'Faith', 'Family', 'National News' (marked with a 'NEW' tag), 'Newlyweds', 'Other', 'Travel', and 'Wishes'. The top navigation bar includes the GoFundMe logo, a search bar with the placeholder '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 Name	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 **Hospital Recovery,** **Accident** and **Critical Illness Ins**



Help protect your customers from health related financial risk by offering them *LifeSecure's Specialty Benefits*

Affordable products 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 HOSPITAL RECOVERY INSURANCE



HOSPITAL RECOVERY INSURANCE

 **Hospital Recovery Insurance is an affordable plan that:**

- Complements health insurance protection
- Pays cash benefit upon discharge of the hospital
- Assists in the recovery phase following an 'inpatient or observation' hospital stay

STATISTICS



In 2016 the average hospital stay was 3.7 days¹



The average cost of a 3-day hospital stay is around **\$30,000**²



Risk of being hospitalized almost **doubles** when you reach age 65.³

References

¹ <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

² <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

³ National Center for Health Statistics, Health, United States, 2012: With Special Feature on Emergency Care, 2013

HOW DOES HOSPITAL RECOVERY INSURANCE WORK?

Your customer chooses a Daily Benefit Amount of \$100–\$900. For Worksite it is \$200–\$900

Annual Benefit Bank equal to the Daily Benefit Amount selected multiplied by 35.

- Total dollar amount available in a calendar year
- 35 days maximum number of hospital days covered per calendar year

Daily Benefit Amount	Maximum Days	Annual Benefit Bank
\$500	35	\$17,500

HOSPITAL RECOVERY INSURANCE 3.0

- Issue Ages are 18 to 85
- Guaranteed Renewable for Life
- Coverage for Treatment in an Observation Unit
 - Full Daily Benefit Amount available for up to 4 days of the maximum 35 days/year
- Guaranteed Issue
 - Individual: GI/no medical questions or build chart for ages 64.5 to 65.5
 - Simplified UW for all other ages
 - For Worksite, GI terms are different since they allow \$200 a day of benefit based on minimum requirements.

WHAT IS THE COST OF HOSPITAL RECOVERY INSURANCE?

Daily Benefit Amount: \$200

Age	Self Only	with Spouse*	with Child(ren)	with Spouse* & Child(ren)
18 – 29	\$13.17	\$21.00	\$25.25	\$37.48
30 – 39	\$16.76	\$27.79	\$31.34	\$41.20
40 – 49	\$21.19	\$37.20	\$33.35	\$47.66
50 – 59	\$25.65	\$45.33	\$35.00	\$54.40
60 – 63	\$30.39	\$57.56	\$37.74	\$62.41
64 – 69	\$34.25	\$66.75	\$40.69	\$72.89
70 – 74	\$43.28	\$82.99	\$49.50	\$88.86
75 – 79	\$53.21	\$104.69	\$59.50	\$110.61
80 – 85	\$65.87	\$130.07	\$72.39	\$136.09

HOSPITAL RECOVERY E-APP: SIMPLIFIED ISSUE

Four underwriting questions:

1. Has any person applying for coverage been advised to have surgery?
2. Is any person applying for coverage currently pregnant, bedridden, etc...?
3. Has any person applying for coverage been hospitalized 3 or more times in the past 2 years?
4. In the past 2 years, has any person applying for coverage been diagnosed with, treated for or...?



Medical Information

	Self	Spouse / DP	Child (ren)
1. Has any person applying for coverage been advised in the past 2 years by a Licensed Health Care Practitioner to: <ul style="list-style-type: none"> have surgery or therapy which would require an inpatient hospital stay which has not yet been completed, or have diagnostic tests which have not yet been completed or for which results have not yet been received? 	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
2. Is any person applying for coverage currently pregnant, bedridden, confined to a wheelchair, receiving home healthcare services, staying in a nursing home, or receiving medical assistance at an assisted living facility?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
3. Has any person applying for coverage been hospitalized 3 or more times in the past 2 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
4. In the past 2 years, has any person applying for coverage been diagnosed with, treated for, or received medical advice from a Licensed Health Care Practitioner for:			
a. Diabetes requiring Insulin, Kidney Failure, Kidney Dialysis, Cirrhosis of the Liver, or Hepatitis C?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
b. Cancer (other than Basal Cell or Melanoma), Leukemia, Hodgkin's Disease, or Lymphoma?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
c. Congestive Heart Failure, Heart Surgery of any type, Stroke (CVA), or Transient Ischemic Attack (TIA)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
d. Emphysema, Chronic Obstructive Pulmonary Disease or the use of oxygen to assist in breathing?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
e. Alzheimer's Disease, Senile Dementia, Amyotrophic Lateral Sclerosis (ALS), Parkinson's Disease, Systemic Lupus Erythematosus, Hemophilia, or Neurological Disorders?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
f. Having or testing positive for Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
g. Multiple Sclerosis, Muscular Dystrophy, Cerebral Palsy, or Cystic Fibrosis?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No



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?

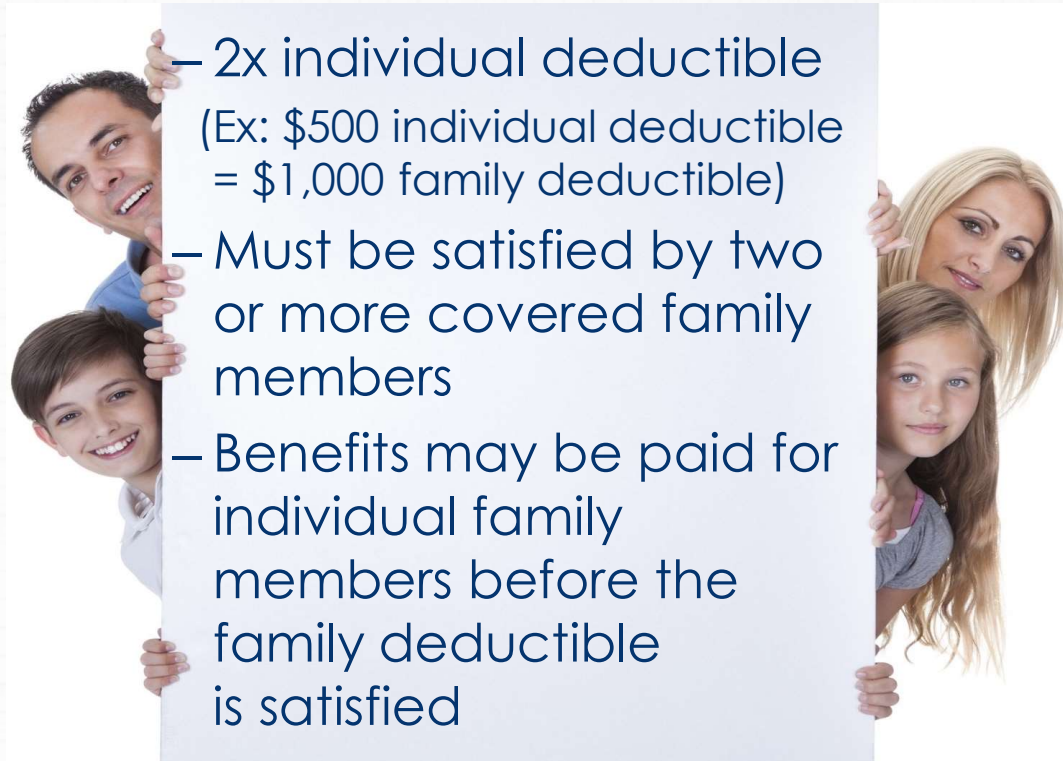
HOW DOES PERSONAL ACCIDENT INSURANCE WORK?

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 CAME OUT MAY 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 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)

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

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 27

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 within 90 days still (One per day per covered member.
Up to 10 visits per 6 months 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 CRITICAL ILLNESS PRODUCT FEATURES

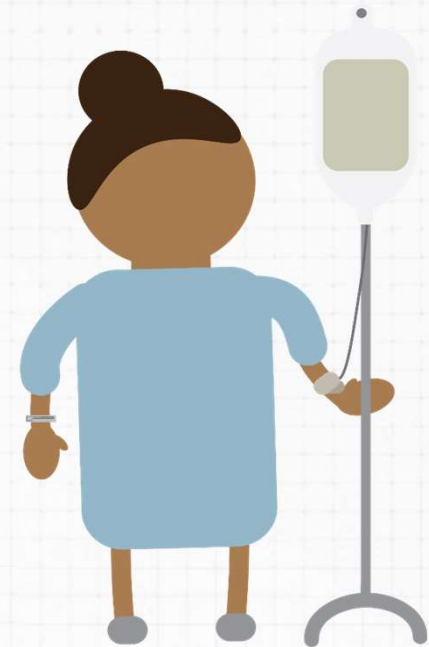
- Issue Ages from 18 – 70 (Guaranteed renewable to age 75)
- Benefit Amounts range from \$5,000 to \$50,000 in \$5k increments
- Spouse benefits are the SAME as the Primary Policyholder
- Rate structure is gender-specific; nicotine and non-nicotine
- \$2,500 coverage for each child – no additional cost
- 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 LIFESECURES 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 within ACA
there is ***Great Opportunity*** for
Ancillary Products?






What does a good salesperson
and a good lawyer
have in common?





People hate to be sold, but they
love to buy.
What's the secret?





QUESTIONS!!!



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 CLIENT

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 hospitalization.
- **By segment:** Different segments have unique concerns on the type of medical and non-medical expenses they would face as a result of a 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 ‘need’ and ‘understanding’ of ancillary products.

How do you think you’ll reach that large out-of-pocket max – Accident, Critical Illness or Inpatient Hospitalization?


In case you reach that out-of-pocket max through an unforeseen accident, critical illness or inpatient hospitalization, 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, critical illness or inpatient hospitalization 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, critical illness or hospitalization? 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, critical illness or hospitalization?



**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

\$4,000 Deductible

Preventive Care Covered 100%

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

OOP Maximum: \$15,000 Per Family

Premium: \$1,397.90

Avg. health comp: 3%

Commissions: \$503.24

OPTION 2

BCBS BCN Preferred Bronze Saver HSA

\$6,950 Deductible

Preventive Care Covered 100%

100% Coinsurance: \$0 OOP

OOP Maximum: \$13,900 Per Family

With \$15,000 of Accident Insurance (\$0 Deductible) on the family, \$15,000 of Critical Illness on the husband and spouse, \$2,500 on each child and \$300 a day of Hospital Recovery on the family

Premium: \$1,302.74

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

Commissions: \$1,559.78!!!

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

\$4,000 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

\$6,950 Deductible

Preventive Care Covered 100%

100% Coinsurance: \$0 OOP

OOP Maximum: \$13,900 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: \$1,063.73!!!

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




**How do you get
started?
Get Appointed!!!**





Repetition.



LIFESECURE MARKETING MATERIALS




 



LifeSecure Insurance Company Individual

Hospital Recovery Insurance
with Observation Coverage

To supplement your Blue Cross Blue Shield of Michigan medical plan

LS-HR-0300 MI 04/19 Policy Form Series: LS-HR-0004 MI




 



LifeSecure Insurance Company

Critical Illness Insurance
Individual

To complement your Blue Cross Blue Shield of Michigan medical plan

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



LifeSecure Insurance Company

Personal Accident Insurance
with Accidental Death Benefit

To complement your Blue Cross Blue Shield of Michigan medical plan

LS-AC3-0300 MI 05/20 Policy form series: LS-AC-0003 MI
Generation 3.0

LIFESECURE MARKETING MATERIALS

LifeSecure Marketing Materials for BCBSM Agents (pardot.com)

LIFESECURE INSURANCE COMPANY



Critical Illness Insurance Monthly Premium Rates
INDIVIDUAL - FEMALE ONLY - NICTINE*

Age	Benefit Amounts									
	\$1,000	\$15,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$45,000	\$50,000	\$50,000
18-24	\$9.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50
25	\$9.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50
26	\$9.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50
27	\$10.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
28	\$10.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45
29	\$10.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45
30	\$10.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45
31	\$11.25	\$16.25	\$16.25	\$16.25	\$16.25	\$16.25	\$16.25	\$16.25	\$16.25	\$16.25
32	\$11.85	\$16.85	\$16.85	\$16.85	\$16.85	\$16.85	\$16.85	\$16.85	\$16.85	\$16.85
33	\$11.90	\$16.90	\$16.90	\$16.90	\$16.90	\$16.90	\$16.90	\$16.90	\$16.90	\$16.90
34	\$12.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25
35	\$12.40	\$17.40	\$17.40	\$17.40	\$17.40	\$17.40	\$17.40	\$17.40	\$17.40	\$17.40
36	\$13.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00
37	\$13.80	\$18.80	\$18.80	\$18.80	\$18.80	\$18.80	\$18.80	\$18.80	\$18.80	\$18.80
38	\$14.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00
39	\$14.50	\$19.50	\$19.50	\$19.50	\$19.50	\$19.50	\$19.50	\$19.50	\$19.50	\$19.50
40	\$15.10	\$20.10	\$20.10	\$20.10	\$20.10	\$20.10	\$20.10	\$20.10	\$20.10	\$20.10
41	\$15.70	\$20.70	\$20.70	\$20.70	\$20.70	\$20.70	\$20.70	\$20.70	\$20.70	\$20.70
42	\$16.40	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40
43	\$17.10	\$22.10	\$22.10	\$22.10	\$22.10	\$22.10	\$22.10	\$22.10	\$22.10	\$22.10
44	\$17.80	\$22.80	\$22.80	\$22.80	\$22.80	\$22.80	\$22.80	\$22.80	\$22.80	\$22.80
45	\$18.50	\$23.50	\$23.50	\$23.50	\$23.50	\$23.50	\$23.50	\$23.50	\$23.50	\$23.50
46	\$19.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40
47	\$20.25	\$25.25	\$25.25	\$25.25	\$25.25	\$25.25	\$25.25	\$25.25	\$25.25	\$25.25
48	\$21.10	\$26.10	\$26.10	\$26.10	\$26.10	\$26.10	\$26.10	\$26.10	\$26.10	\$26.10
49	\$22.00	\$27.00	\$27.00	\$27.00	\$27.00	\$27.00	\$27.00	\$27.00	\$27.00	\$27.00
50	\$22.95	\$27.95	\$27.95	\$27.95	\$27.95	\$27.95	\$27.95	\$27.95	\$27.95	\$27.95
51	\$23.90	\$28.90	\$28.90	\$28.90	\$28.90	\$28.90	\$28.90	\$28.90	\$28.90	\$28.90
52	\$24.90	\$29.90	\$29.90	\$29.90	\$29.90	\$29.90	\$29.90	\$29.90	\$29.90	\$29.90
53	\$25.90	\$30.90	\$30.90	\$30.90	\$30.90	\$30.90	\$30.90	\$30.90	\$30.90	\$30.90
54	\$26.90	\$31.90	\$31.90	\$31.90	\$31.90	\$31.90	\$31.90	\$31.90	\$31.90	\$31.90
55	\$27.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
56	\$28.90	\$33.90	\$33.90	\$33.90	\$33.90	\$33.90	\$33.90	\$33.90	\$33.90	\$33.90
57	\$29.90	\$34.90	\$34.90	\$34.90	\$34.90	\$34.90	\$34.90	\$34.90	\$34.90	\$34.90
58	\$30.90	\$35.90	\$35.90	\$35.90	\$35.90	\$35.90	\$35.90	\$35.90	\$35.90	\$35.90
59	\$31.90	\$36.90	\$36.90	\$36.90	\$36.90	\$36.90	\$36.90	\$36.90	\$36.90	\$36.90
60	\$32.90	\$37.90	\$37.90	\$37.90	\$37.90	\$37.90	\$37.90	\$37.90	\$37.90	\$37.90
61	\$33.90	\$38.90	\$38.90	\$38.90	\$38.90	\$38.90	\$38.90	\$38.90	\$38.90	\$38.90
62	\$34.90	\$39.90	\$39.90	\$39.90	\$39.90	\$39.90	\$39.90	\$39.90	\$39.90	\$39.90
63	\$35.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90
64	\$36.90	\$41.90	\$41.90	\$41.90	\$41.90	\$41.90	\$41.90	\$41.90	\$41.90	\$41.90
65	\$37.90	\$42.90	\$42.90	\$42.90	\$42.90	\$42.90	\$42.90	\$42.90	\$42.90	\$42.90
66	\$38.90	\$43.90	\$43.90	\$43.90	\$43.90	\$43.90	\$43.90	\$43.90	\$43.90	\$43.90
67	\$39.90	\$44.90	\$44.90	\$44.90	\$44.90	\$44.90	\$44.90	\$44.90	\$44.90	\$44.90
68	\$40.90	\$45.90	\$45.90	\$45.90	\$45.90	\$45.90	\$45.90	\$45.90	\$45.90	\$45.90
69	\$41.90	\$46.90	\$46.90	\$46.90	\$46.90	\$46.90	\$46.90	\$46.90	\$46.90	\$46.90
70	\$42.90	\$47.90	\$47.90	\$47.90	\$47.90	\$47.90	\$47.90	\$47.90	\$47.90	\$47.90
71	\$43.90	\$48.90	\$48.90	\$48.90	\$48.90	\$48.90	\$48.90	\$48.90	\$48.90	\$48.90
72	\$44.90	\$49.90	\$49.90	\$49.90	\$49.90	\$49.90	\$49.90	\$49.90	\$49.90	\$49.90
73	\$45.90	\$50.90	\$50.90	\$50.90	\$50.90	\$50.90	\$50.90	\$50.90	\$50.90	\$50.90
74	\$46.90	\$51.90	\$51.90	\$51.90	\$51.90	\$51.90	\$51.90	\$51.90	\$51.90	\$51.90
75	\$47.90	\$52.90	\$52.90	\$52.90	\$52.90	\$52.90	\$52.90	\$52.90	\$52.90	\$52.90
76	\$48.90	\$53.90	\$53.90	\$53.90	\$53.90	\$53.90	\$53.90	\$53.90	\$53.90	\$53.90
77	\$49.90	\$54.90	\$54.90	\$54.90	\$54.90	\$54.90	\$54.90	\$54.90	\$54.90	\$54.90
78	\$50.90	\$55.90	\$55.90	\$55.90	\$55.90	\$55.90	\$55.90	\$55.90	\$55.90	\$55.90
79	\$51.90	\$56.90	\$56.90	\$56.90	\$56.90	\$56.90	\$56.90	\$56.90	\$56.90	\$56.90
80	\$52.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90

Note: Each dependent child is automatically covered with a \$2,500 Benefit Amount - at no additional cost.
* Different rates apply for non-nicotine users - see other page.
LS-CI-0306-F-07 03/18 Policy Series LS-CI-0001

LIFESECURE INSURANCE COMPANY



Personal Accident Insurance Monthly Premium (Unisex) Rates - MICHIGAN

Annual Benefit Bank	\$100 Deductible			
	Self	Self + Spouse	Self + Child(ren)	Self + Family
\$5,000	\$25.89	\$30.38	\$34.51	\$37.42
\$6,000	\$27.70	\$32.97	\$37.82	\$41.45
\$7,000	\$29.30	\$35.31	\$40.82	\$45.17
\$8,000	\$30.75	\$37.45	\$43.58	\$48.65
\$9,000	\$32.06	\$39.44	\$46.15	\$51.85
\$10,000	\$33.25	\$41.29	\$48.54	\$54.89
\$11,000	\$34.40	\$43.03	\$50.79	\$57.78
\$12,000	\$35.45	\$44.67	\$52.91	\$60.47
\$13,000	\$36.42	\$46.21	\$54.93	\$63.06
\$14,000	\$37.34	\$47.66	\$56.85	\$65.53
\$15,000	\$38.20	\$49.04	\$58.67	\$67.89
\$16,000	N/A	\$50.34	\$60.41	\$70.15
\$17,000	N/A	\$51.60	\$62.09	\$72.33
\$18,000	N/A	\$52.78	\$63.69	\$74.42
\$19,000	N/A	\$53.92	\$65.21	\$76.45
\$20,000	N/A	\$55.01	\$66.68	\$78.41
\$21,000	N/A	\$56.06	\$68.12	\$80.31
\$22,000	N/A	\$57.08	\$69.47	\$82.16
\$23,000	N/A	\$58.07	\$70.80	\$83.95
\$24,000	N/A	\$59.09	\$72.08	\$85.67
\$25,000	N/A	\$59.91	\$73.32	\$87.34

To review monthly premiums for different benefit amounts, visit www.YourLifeSecure.com and login to your secure portal to run quotes.

Policy Series LS-AC-0002
LS-AC-0306-II BCBSM 1/1/18

LIFESECURE INSURANCE COMPANY



Hospital Recovery Insurance Monthly Rates*
with Observation Coverage

\$7,000 Annual Benefit Bank \$200 Daily Benefit					\$17,500 Annual Benefit Bank \$500 Daily Benefit				
Home Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family	Home Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$13.17	\$21.00	\$25.25	\$37.48	18-29	\$20.12	\$37.44	\$45.65	\$64.40
30-39	\$16.76	\$27.79	\$31.34	\$41.20	30-39	\$25.31	\$46.12	\$53.22	\$75.62
40-49	\$21.19	\$37.20	\$33.35	\$47.66	40-49	\$34.89	\$65.89	\$59.32	\$91.74
50-59	\$25.65	\$45.33	\$35.00	\$54.40	50-59	\$45.48	\$87.69	\$66.20	\$111.82
60-63	\$30.39	\$57.56	\$37.74	\$62.41	60-63	\$60.40	\$120.50	\$76.05	\$136.12
64-69	\$34.25	\$66.75	\$40.69	\$72.89	64-69	\$75.50	\$154.00	\$90.57	\$168.23
70-74	\$43.28	\$82.99	\$49.50	\$88.66	70-74	\$96.41	\$200.34	\$112.86	\$214.13
75-79	\$53.21	\$104.49	\$59.50	\$110.61	75-79	\$124.54	\$254.94	\$139.34	\$268.16
80-85	\$65.87	\$130.07	\$72.39	\$136.09	80-85	\$155.14	\$317.54	\$170.46	\$331.47

* Each covered family member has access to his/her own Annual Benefit Bank amount (Daily Benefit Amount x 35). In most instances, there will be a premium saving when spouses/partners apply together versus separately. The rates shown assume primary and spouse are in the same age bands. To review monthly premiums for different benefit amounts, visit www.YourLifeSecure.com and login to your secure portal to run quotes.

LS-HR-0306-M-07 04/19 FOR USE IN THE STATES OF AK, AL, AR, GA, IA, IL, LA, MI, MN, MO, NY, NV, OK, TX, WI & WY Policy Series LS-HR-0004

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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](#)

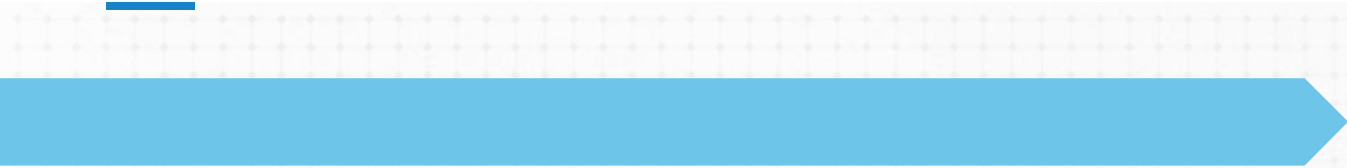
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Scott Wittman
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swittman2@bcbsm.com





“It is unethical to sell someone something they do not need. It is also unethical to not sell someone something they do need.”

-Jody Williamson





QUESTIONS



Blue Cross
Blue Shield
Blue Care Network
of Michigan