



The Value of Specialty Benefits

For Agent Use Only. Not for Solicitation Purposes.



Dental | Vision | Accident | Hospital Recovery | Critical Illness | Final Expense | Term Life



Providing a total benefits solution to address members' financial, emotional, social and physical needs.



SPECIALTY BENEFITS

PROACTIVELY GUIDING YOU AND YOUR EMPLOYEES TO SMARTER, BETTER HEALTHCARESM



Preserve
your health



Plan for
the future



Protect
finances



Provide for the
unexpected



Medical



Dental



Vision



Term Life



Accident



Critical
Illness



Hospital
Recovery



Final
Expenses

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!

WHY CONSIDER OFFERING SPECIALTY BENEFITS PRODUCTS?



✓ Sell solutions instead of selling products

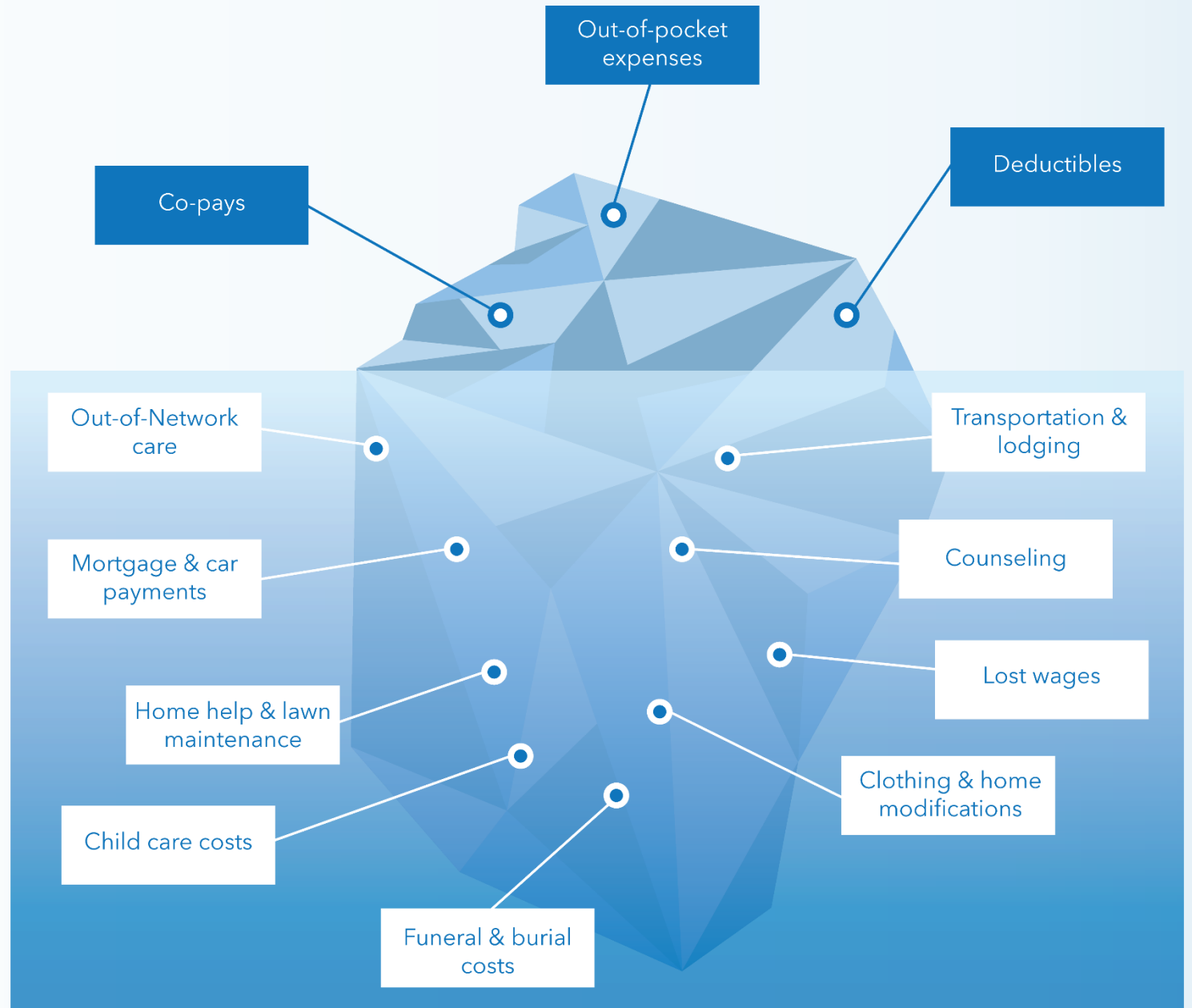


✓ One stop shopping



✓ Products can be sold year-round

The **unconsidered** **costs** of a health emergency



SPECIALTY BENEFITS
DID YOU KNOW?

61% of all Americans,
and **77%** of Americans
who make less than
\$50,000 a year, are living
paycheck to paycheck¹

47% of Americans have
less than \$25,000 saved
for retirement, and **24%**
have less than \$1,000
saved²

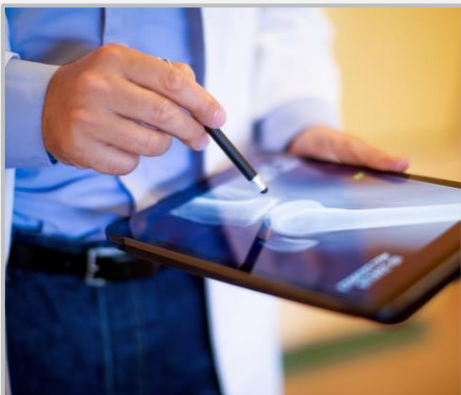
62% of all bankruptcies
were medical in nature
...**75%** of them had
medical insurance³

¹ PYMNTS.com. New reality check: The paycheck-to-paycheck report. PAYMNTS.com, 2022. PYMNTS-New-Reality-Check-Paycheck-To-Paycheck-Report-February-2022.pdf. Accessed July 11, 2022.

² Greenwald, Lisa, Craig Copeland, and Jack VanDerhei. The 2017 Retirement confidence Survey: many workers lack retirement confidence and feel stressed about retirement preparations. Employee Benefit Research Institute, March 21, 2017. ebri_ib_431_rcs.pdf. Accessed July 11, 2022.

³ David Himmelstein, et al. Medical Bankruptcy in the United States, 2007: Results of a national study. *The American Journal of Medicine*, no. 8 (2009): 741-746, www.sciencedirect.com. Accessed July 11, 2022.

FINANCIAL & LIFESTYLE PROTECTION PRODUCTS



Provides cash
benefits
regardless of
medical
insurance

Not subject to
coordination of
benefits

Use cash
benefits for
transportation,
meals, childcare,
housekeeping,
etc.

Use cash
benefits to fill
coverage gaps
(deductibles,
coinsurance &
copays)

Allows focus to
be on recovery
and return to
work sooner

SPECIALTY BENEFITS



ACCIDENT





ACCIDENT

WHAT IS 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





ACCIDENT TYPES OF ACCIDENT INSURANCE

There are three different types of Accident Insurance programs out there today:

1. Schedule Benefit Plans:

- For example: Aflac, Unum, Colonial, Washington National, Assurant, etc.
- Pays a scheduled benefit, black and white.

2. Coordination of Benefits:

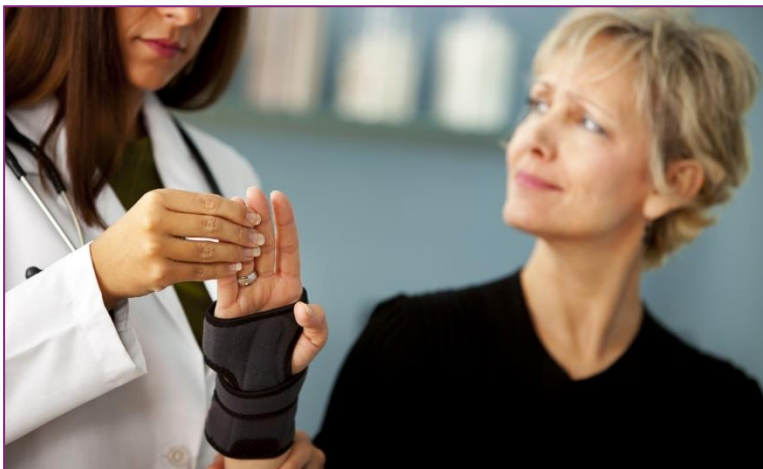
- For example: VBA, UHC, Assurant, IBS, etc.
- Coordinates with major medical health insurance.

3. LifeSecure's Accident Insurance Product:

- Pays cash benefit directly to the client, does not coordinate benefits and is not a scheduled benefit program



ACCIDENT DID YOU KNOW?



- **1** out of **7** Americans each year seeks medical care due to injuries.¹
- More than **90%** of accidents are non-traffic related.¹
- **Falls** are the leading cause of accidental injuries among Americans in almost every age group.¹
- More than **2.6 million** children under the age of 19 are treated in emergency departments each year for sports and recreation-related injuries.²

¹ National Safety Council, Injury Facts, 2019

² Centers for Disease Control and Prevention, February 201

PRODUCT FEATURES:

- Issue Ages from 18 – 75 (Guaranteed renewable to age 85)
- Benefit Amounts range from \$2,500 to \$50,000 in \$100 increments
- 24 – 7 coverage, on and off the job
- No coordination of benefits, pays in addition to any other insurance in force
- Reimbursement policy, not a scheduled benefit plan
- Accidental Death Benefit of \$10,000 on primary and the spouse and \$5,000 on each child
- Need to seek treatment within 1 week of the accident
- \$0 or \$500 deductible available



ACCIDENT

HOW DOES 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 family members)

2. Annual Deductible (\$0 or \$500)

Note: \$0 Deductible not available for amounts over \$15,000 (individuals) or \$25,000 (couples/families)

Example – Individual Personal Accident Benefit Payout

Donna chose a Personal Accident Plan with an Annual Benefit Bank of \$10,000 and an Annual Personal Accident Deductible of \$500 to supplement her Blue Cross medical plan. She broke her collar bone while skiing with friends and required immediate medical attention, with reimbursable medical expenses totaling \$8,800.

\$8,800

-

\$500

=

\$8,300

Reimbursable
Expenses

Personal Accident
Deductible

Donna's Personal Accident
Benefit Payout



ACCIDENT

**PERSONAL ACCIDENT INSURANCE SAMPLE MONTHLY 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 |



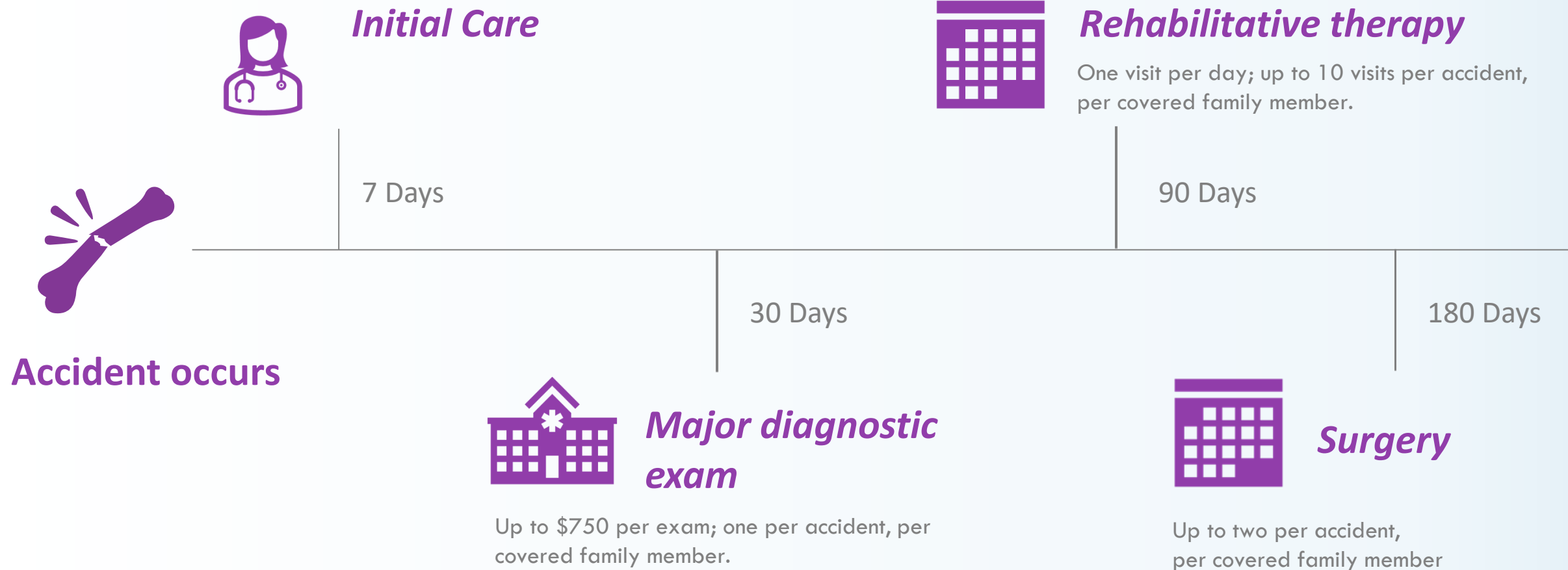
ACCIDENT

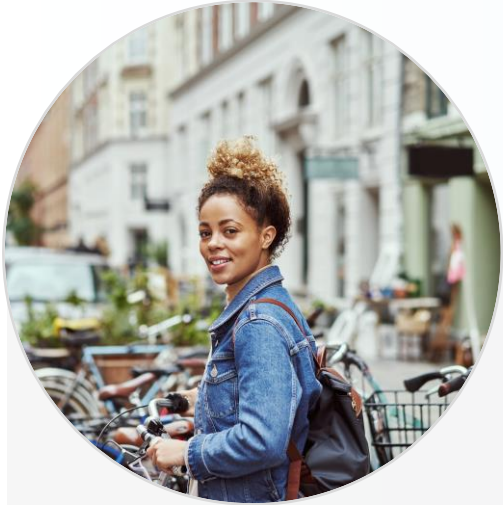
**PERSONAL ACCIDENT INSURANCE SAMPLE MONTHLY PREMIUMS:
\$500 DEDUCTIBLE**

| 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 |



ACCIDENT
IMPORTANT TIME LIMITS



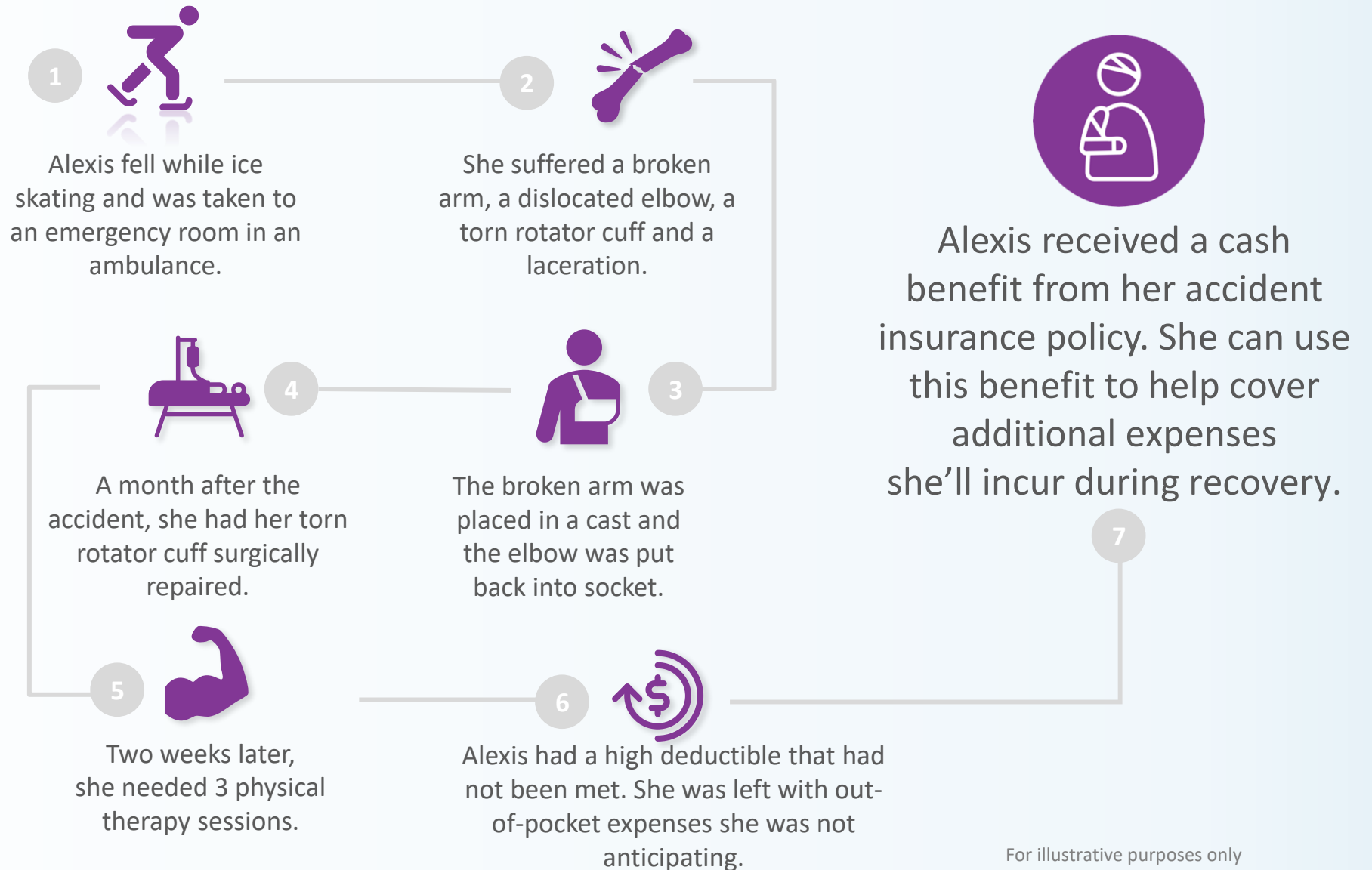


Meet Alexis, 39

- **Accident Policy member**
- Married, 2 kids
- Non-smoker
- Monthly Premium (family) - \$84.85
- Annual Benefit Bank - \$15,000

FOR ILLUSTRATIVE PURPOSES ONLY

ACCIDENT MEET ALEXIS – ACCIDENT INSURANCE EXAMPLE



For illustrative purposes only

Accident, Critical Illness and Hospital Recovery products are underwritten by LifeSecure Insurance Company. LifeSecure is an independent company that does not provide Blue Cross Blue Shield of Michigan products or services. Blue Cross Blue Shield of Michigan and Blue Care Network are a nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.



ACCIDENT
ACCIDENT QUESTIONS

***Q: WHAT ARE THE MINIMUM AND
MAXIMUM ANNUAL BENEFIT BANK
AMOUNTS?***

A: \$2,500 - \$50,000



ACCIDENT
ACCIDENT QUESTIONS

***Q: IS THERE A DEDUCTIBLE?
IF SO, WHAT IS IT?***

A: \$0

- OR -

***\$500 (INDIVIDUAL); \$1,000
(FAMILY)***



ACCIDENT
ACCIDENT QUESTIONS

Q: HOW DOES THE FAMILY DEDUCTIBLE WORK?

A: THE FAMILY DEDUCTIBLE IS \$1,000 AND MUST BE SATISFIED BY TWO OR MORE COVERED FAMILY MEMBERS. ONCE SATISFIED, BENEFITS ARE ELIGIBLE FOR PAYMENT FOR ALL COVERED FAMILY MEMBERS FOR THE REST OF THE CALENDAR YEAR, UP TO THE BENEFIT BANK AMOUNT.

BENEFITS MAY BE PAID FOR FAMILY MEMBERS WHO SATISFY THEIR \$500 INDIVIDUAL DEDUCTIBLE BEFORE THE FULL FAMILY DEDUCTIBLE IS SATISFIED.

NOTE: THERE IS NO FAMILY DEDUCTIBLE IF THE \$0 DEDUCTIBLE IS SELECTED.



ACCIDENT
ACCIDENT QUESTIONS

**Q: *CAN AN INDIVIDUAL PURCHASE
\$25,000 OF COVERAGE?***

A: YES

ACCIDENT
ACCIDENT QUESTIONS



Q: IS THIS A SCHEDULED BENEFIT PLAN?

A: NO

SPECIALTY BENEFITS



CRITICAL ILLNESS



CRITICAL ILLNESS
DID YOU KNOW?



- The odds of developing cancer are **1 in 2 for men** and **1 in 3 for women**.¹
- Someone in the United States suffers a heart attack about **every 40 seconds**.²
- About **one-third** of Americans struggle to pay their medical bills, including those with insurance, while 27 percent delay or skip getting the health care they need due to cost.³

¹ American Cancer Society, Cancer Facts & Figures 2017.

² American Heart Association, Heart Disease and Stroke Statistics, 2017.

³ Kaiser Family Foundation, Americans' Challenges with Health Care Costs, March 2017.

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 Policyholder
- Rate structure is gender-specific; nicotine and non-nicotine
- \$2,500 coverage for each dependent child – **no additional cost**
- Simplified Issue, short application process
- Underwriting: for Benefit Amounts over \$20,000, MIB and Rx Screening will be used
- Pays benefits for nine different specified diseases
- Return of Premium (*minus benefit payouts*) upon death embedded in policy
- Re-occurrence Benefit – embedded in policy
- Subsequent Diagnosis of Different Disease – embedded in policy



CRITICAL ILLNESS

HOW IT WORKS & COVERED CONDITIONS

Cover Conditions

- 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 – 100% of Benefit Amount
- Major Organ Failure – 100% of Benefit Amount
- Heart Attack – 100% of Benefit Amount
- Stroke (CVA) – 100% of Benefit Amount
- Coronary Artery Disease – 25% of Benefit Amount

Your clients will receive a lump-sum payment based on their Benefit Amount upon the initial diagnosis of a covered condition.

For example, if they selected a \$10,000 Benefit Amount and were later diagnosed with invasive cancer, they would receive a \$10,000 cash benefit payment.

See the benefit payout example for a person with multiple illnesses and a re-occurrence of a specified disease.

| Benefit Payout Examples | |
|--|------------|
| Invasive cancer | \$10,000 |
| Six months later, you have a heart attack <i>Subsequent diagnosis of a different specified disease</i> | + \$10,000 |
| After being treatment-free for a year, invasive cancer returns <i>Re-occurrence benefit</i> | + \$5,000 |
| One year later, you're diagnosed with a new disease, skin cancer <i>(Payable at 5% of the Benefit Amount)</i> | + \$500 |
| Total cash benefit payout: <i>(Based on a \$10,000 Benefit Amount)</i> | = \$25,500 |

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:

If your client receives a cash benefit payout for a specified disease and is later diagnosed with a re-occurrence of that disease, they can receive another cash benefit equal to half of the 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 isn't available for skin cancer.



Unlimited Lifetime Maximum



CRITICAL ILLNESS INSURANCE SAMPLE MONTHLY PREMIUMS – INDIVIDUAL RATES

Male, Non-Nicotine

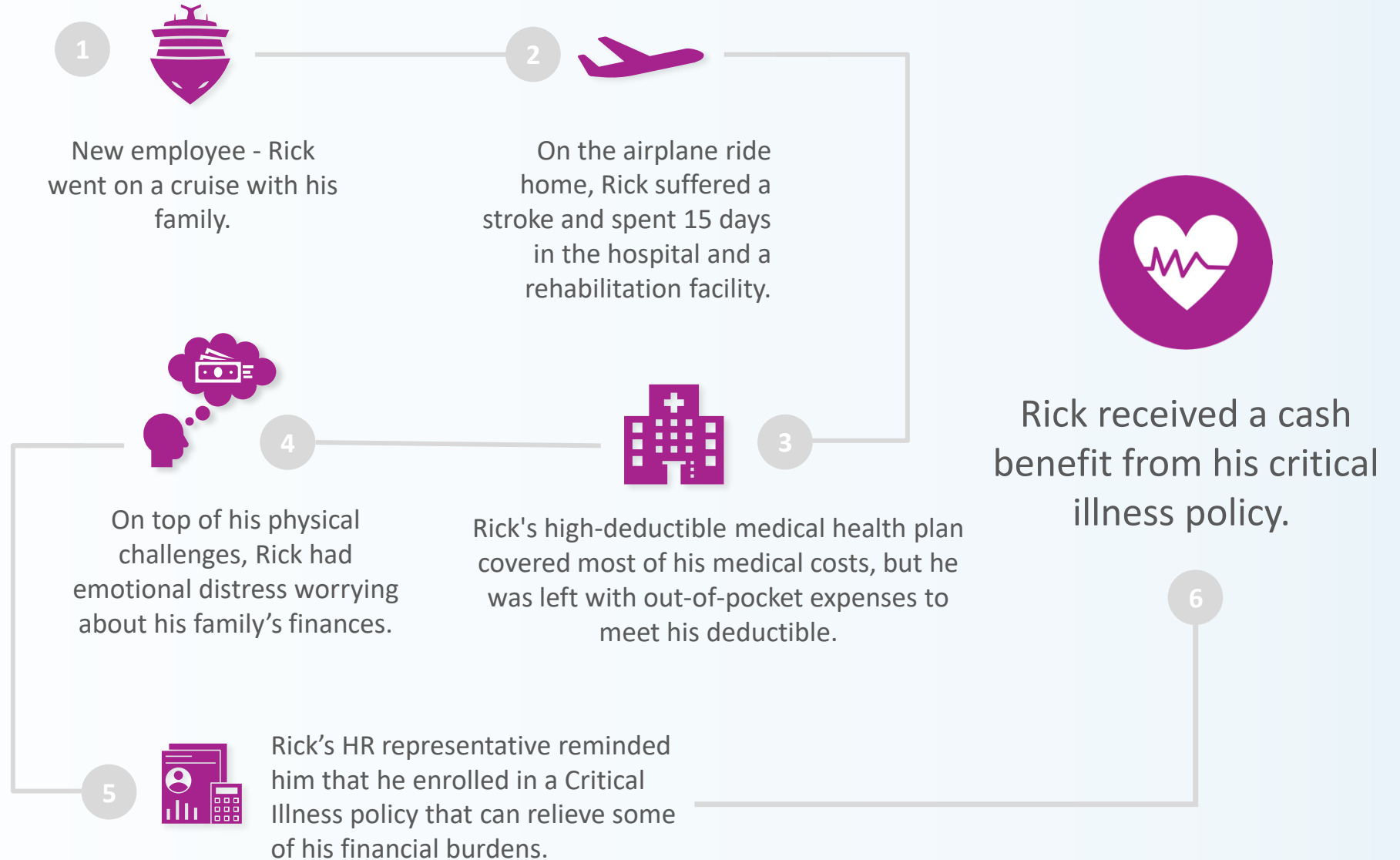
| Age | \$5,000 Benefit Amount | \$10,000 Benefit Amount | \$25,000 Benefit Amount |
|-----|------------------------|-------------------------|-------------------------|
| 35 | \$8.85 | \$12.20 | \$22.25 |
| 40 | \$10.65 | \$15.80 | \$31.25 |
| 45 | \$13.15 | \$20.80 | \$43.75 |
| 50 | \$16.50 | \$27.50 | \$60.50 |
| 55 | \$20.70 | \$35.90 | \$81.50 |

CRITICAL ILLNESS MEET RICK - EXAMPLE



Meet **Rick**, 43

- **Critical Illness Insurance member**
- Married, 2 children
- Non-smoker



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CRITICAL ILLNESS
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, STROKE OR
HEART ATTACK?**



THE FOUR QUESTIONS DURING A CI MEETING

1. Do you know anyone...?
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?



CRITICAL ILLNESS
CRITICAL ILLNESS QUESTIONS

**Q: WHAT IS THE ISSUE AGE RANGE FOR
LIFESECURE'S CRITICAL ILLNESS POLICY?**

A: AGE 18-70



CRITICAL ILLNESS
CRITICAL ILLNESS QUESTIONS

**Q: HOW MANY CONDITIONS ARE COVERED
BY LIFESECURE'S CRITICAL ILLNESS PRODUCT?**

A: 9



CRITICAL ILLNESS
CRITICAL ILLNESS QUESTIONS

Q: CAN POLICYHOLDERS RECEIVE BENEFIT PAYOUTS FOR MULTIPLE CONDITIONS?

A: YES – IF WITHIN THE POLICY’S TIMEFRAMES FOR THE RE-OCCURRENCE BENEFIT AND/OR THE SUBSEQUENT DIAGNOSIS OF A DIFFERENT DISEASE BENEFIT



CRITICAL ILLNESS
CRITICAL ILLNESS QUESTIONS

**Q: WILL THE RE-OCCURRENCE BENEFIT
PAY OUT ONLY ONCE?**

A: NO



CRITICAL ILLNESS
CRITICAL ILLNESS QUESTIONS

Q: ARE CHILDREN COVERED UNDER THE CRITICAL ILLNESS POLICY?

A: YES, EACH DEPENDENT CHILD IS AUTOMATICALLY COVERED WITH A \$2,500 BENEFIT AMOUNT — AT NO ADDITIONAL COST



CRITICAL ILLNESS
CRITICAL ILLNESS QUESTIONS

**Q: DO ALL CONDITIONS PAYOUT UNLIMITED
RE-OCCURRENCE BENEFITS FOR THE LIFE OF THE
POLICY?**

**A: NO, THE RE-OCCURRENCE BENEFIT ISN'T
AVAILABLE FOR SKIN CANCER**

SPECIALTY BENEFITS



HOSPITAL INDEMNITY





WHAT IS HOSPITAL INDEMNITY INSURANCE?

Hospital Indemnity Insurance is an affordable plan that:

- Complements health insurance protection
- Provides cash benefits upon discharge from a hospital stay
- Assists in the recovery phase following an 'inpatient or observation' hospital stay





HOSPITAL INDEMNITY DID YOU KNOW?



In 2016 the average hospital stay was **4.6** days¹

The average cost of a 3-day hospital stay is around **\$14,500**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

PRODUCT FEATURES:

- Issue Ages from 18 – 85 (Guaranteed renewable for life)
- Benefit Amounts range from \$100 to \$900 a day in \$10 increments
- Choose 3, 6, 10, or 21 days (Once out of the hospital for 60 days in a row, benefit resets to the number selected)
- Observation Coverage (up to 6 days of observation coverage per calendar year)
- Guaranteed Issue aging into Medicare (ages 64 ½ through 66)
- Mental Health Indemnity Benefit included: \$150/day for up to 7 days per calendar year.
- Simplified Issue, short application process
- Rider: Lump Sum Hospital Admission
- Rider: Outpatient Surgery
- Rider: Emergency Room & Ambulance Benefit
- Rider: Outpatient Major Diagnostic Exam
- Rider: Rehabilitation or Skilled Nursing Facility Benefit



HOSPITAL INDEMNITY

HOW DOES HOSPITAL INDEMNITY INSURANCE WORK?

Your client chooses a Daily Benefit Amount of \$100–\$900. The minimum Daily Benefit Amount for Worksite \$200.

- Choose 3, 6, 10, or 21 days
- Once you have been out of the hospital for 60 days in a row, your available number of days resets to the number you selected.

Benefit Payout Examples

Example 1 — INPATIENT HOSPITALIZATION

Sam selects a Daily Benefit Amount of \$300 and 10 days per period of confinement. He is later hospitalized for 4 days after back surgery. Sam’s benefit payout will be \$1,200. Sam has 6 days remaining in this period of confinement.

| | | | | |
|----------------------|---|--------------------|---|----------------------|
| \$300 | x | 4 | = | \$1,200 |
| Daily Benefit Amount | | # Days in Hospital | | Sam’s Benefit Payout |

A month later while walking through the woods, Sam experiences a severe allergic reaction to a plant and is treated in an observation unit of a nearby hospital for several hours, from mid-morning until midnight. His benefit payout will be \$300. He has 5 observation benefit days remaining for this calendar year, and 5 inpatient hospital days remaining in this period of confinement.

| | | | | |
|----------------------|---|----------------------------|---|----------------------|
| \$300 | x | 1 | = | \$300 |
| Daily Benefit Amount | | # Days in Observation Unit | | Sam’s Benefit Payout |

HOSPITAL INDEMNITY

WHAT IS THE COST OF HOSPITAL INDEMNITY?

\$300 Daily Benefit Amount

3 Days

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$9.24 | \$12.75 | \$15.30 | \$20.16 |
| 30-39 | \$10.04 | \$14.60 | \$17.06 | \$23.19 |
| 40-49 | \$11.61 | \$17.80 | \$17.93 | \$25.48 |
| 50-59 | \$15.05 | \$24.90 | \$20.27 | \$30.80 |
| 60-64 | \$17.14 | \$29.87 | \$21.59 | \$34.54 |
| 65-69 | \$21.26 | \$37.89 | \$26.22 | \$42.84 |
| 70-74 | \$25.99 | \$46.91 | \$31.16 | \$52.09 |
| 75-79 | \$32.08 | \$58.63 | \$37.40 | \$63.95 |
| 80-85 | \$46.82 | \$86.40 | \$53.29 | \$92.86 |

6 Days

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$10.24 | \$14.73 | \$17.93 | \$24.14 |
| 30-39 | \$11.32 | \$17.21 | \$20.21 | \$28.11 |
| 40-49 | \$13.44 | \$21.52 | \$21.45 | \$31.26 |
| 50-59 | \$18.10 | \$31.05 | \$24.71 | \$38.53 |
| 60-64 | \$21.13 | \$37.93 | \$26.77 | \$43.85 |
| 65-69 | \$26.62 | \$48.57 | \$32.89 | \$54.85 |
| 70-74 | \$32.62 | \$60.26 | \$39.19 | \$66.82 |
| 75-79 | \$40.56 | \$75.65 | \$47.30 | \$82.39 |
| 80-85 | \$59.50 | \$111.81 | \$67.69 | \$120.00 |

10 Days

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$11.91 | \$17.47 | \$21.42 | \$29.11 |
| 30-39 | \$15.68 | \$24.36 | \$28.69 | \$40.29 |
| 40-49 | \$18.87 | \$30.81 | \$30.58 | \$45.05 |
| 50-59 | \$25.13 | \$43.79 | \$34.52 | \$54.42 |
| 60-64 | \$28.70 | \$52.15 | \$36.45 | \$60.30 |
| 65-69 | \$31.34 | \$57.75 | \$38.77 | \$65.19 |
| 70-74 | \$38.46 | \$71.72 | \$46.23 | \$79.49 |
| 75-79 | \$47.97 | \$90.20 | \$55.93 | \$98.17 |
| 80-85 | \$66.97 | \$126.80 | \$76.17 | \$136.00 |

21 Days

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$13.72 | \$20.51 | \$25.30 | \$34.68 |
| 30-39 | \$16.69 | \$26.44 | \$31.20 | \$44.21 |
| 40-49 | \$21.89 | \$36.37 | \$35.96 | \$53.47 |
| 50-59 | \$32.08 | \$56.66 | \$44.31 | \$70.50 |
| 60-64 | \$36.02 | \$66.16 | \$45.85 | \$76.48 |
| 65-69 | \$43.52 | \$80.86 | \$53.88 | \$91.22 |
| 70-74 | \$53.46 | \$100.48 | \$64.29 | \$111.31 |
| 75-79 | \$66.84 | \$126.55 | \$77.95 | \$137.66 |
| 80-85 | \$74.79 | \$142.47 | \$85.05 | \$152.73 |



HOSPITAL INDEMNITY
LUMP SUM HOSPITAL ADMISSION RIDER

With the Lump Sum Hospital Admission Rider:

- You choose a **\$500 or \$1,000 Benefit Payout** (one per calendar year)
- Benefit pays in addition to the Hospital Confinement Indemnity Benefit



HOSPITAL INDEMNITY
WHAT IS THE COST OF LUMP SUM ADMISSION RIDER?

Lump Sum Hospital Admission

\$500** (one per calendar year)

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$3.75 | \$7.42 | \$7.14 | \$11.57 |
| 30-39 | \$4.52 | \$9.27 | \$8.44 | \$14.07 |
| 40-49 | \$6.85 | \$13.94 | \$10.88 | \$18.84 |
| 50-59 | \$9.12 | \$18.42 | \$11.93 | \$21.60 |
| 60-64 | \$10.54 | \$21.20 | \$12.67 | \$23.44 |
| 65-69 | \$11.80 | \$23.58 | \$13.73 | \$25.51 |
| 70-74 | \$14.35 | \$28.71 | \$16.25 | \$30.62 |
| 75-79 | \$17.76 | \$35.55 | \$19.67 | \$37.47 |
| 80-85 | \$22.02 | \$44.08 | \$23.95 | \$46.01 |

** \$1,000 option is available for exactly double the premium amounts shown in this table



HOSPITAL INDEMNITY
OUTPATIENT SURGERY RIDER

With the Outpatient Surgery Rider:

- You choose a **\$500 or \$1,000 Benefit Payout** (one per calendar year)
- Must be an outpatient surgery

Not available in CT



HOSPITAL INDEMNITY

WHAT IS THE COST OF THE OUTPATIENT SURGERY RIDER?

| Outpatient Surgery | | | | |
|---------------------------------|---------|---------------|-------------------|---------------|
| \$500** (one per calendar year) | | | | |
| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
| 18-29 | \$3.32 | \$6.57 | \$6.46 | \$10.42 |
| 30-39 | \$4.92 | \$9.83 | \$8.51 | \$14.21 |
| 40-49 | \$6.96 | \$14.00 | \$10.24 | \$17.95 |
| 50-59 | \$9.43 | \$19.04 | \$12.33 | \$22.27 |
| 60-64 | \$11.81 | \$23.79 | \$14.76 | \$26.84 |
| 65-69 | \$13.40 | \$26.91 | \$16.55 | \$30.06 |
| 70-74 | \$14.00 | \$28.08 | \$17.12 | \$31.20 |
| 75-79 | \$14.00 | \$28.08 | \$17.12 | \$31.20 |
| 80-85 | \$14.00 | \$28.08 | \$17.12 | \$31.20 |

*** \$1,000 option is available for exactly double the premium amounts shown in this table*



HOSPITAL INDEMNITY
EMERGENCY ROOM & AMBULANCE BENEFIT

Emergency Room & Ambulance Benefit:

- Emergency Room Visit (up to two days per calendar year)
 - **\$150 Benefit Payout per day**
- Ambulance Services (one per calendar year):
 - Ground transportation: **\$150 Benefit Payout**; or
 - Air transportation: **\$500 Benefit Payout**



HOSPITAL INDEMNITY

WHAT IS THE COST OF THE EMERGENCY ROOM AND AMBULANCE BENEFIT?

Emergency Room and Ambulance

ER: \$150 per day, up to 2 days per calendar year.

Ambulance: \$150 (Ground) **or** \$500 (Air),
one per calendar year

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$2.03 | \$4.06 | \$5.52 | \$8.32 |
| 30-39 | \$2.03 | \$4.06 | \$5.52 | \$8.32 |
| 40-49 | \$2.03 | \$4.06 | \$5.52 | \$8.32 |
| 50-59 | \$2.75 | \$5.54 | \$5.68 | \$8.85 |
| 60-64 | \$4.01 | \$8.05 | \$6.95 | \$11.13 |
| 65-69 | \$5.69 | \$11.31 | \$8.90 | \$14.52 |
| 70-74 | \$7.12 | \$14.23 | \$10.25 | \$17.36 |
| 75-79 | \$9.41 | \$18.81 | \$12.52 | \$21.91 |
| 80-85 | \$12.64 | \$25.21 | \$15.70 | \$28.28 |



HOSPITAL INDEMNITY
OUTPATIENT MAJOR DIAGNOSTIC EXAM BENEFIT

Outpatient Major Diagnostic Exam Benefit:

\$500 Benefit Payout for a major diagnostic exam
(one per calendar year):

- Computerized Tomography (CT); or
- Magnetic Resonance Imaging (MRI); or
- Electroencephalogram (EEG)

IN CT: Not Available



HOSPITAL INDEMNITY

WHAT IS THE COST OF THE OUTPATIENT MAJOR DIAGNOSTIC EXAM BENEFIT?

Outpatient Major Diagnostic Exam

\$500 Benefit Payout (one per calendar year)

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$3.63 | \$7.24 | \$6.60 | \$10.87 |
| 30-39 | \$5.30 | \$10.57 | \$8.65 | \$14.66 |
| 40-49 | \$7.65 | \$15.39 | \$10.76 | \$19.13 |
| 50-59 | \$10.48 | \$21.21 | \$13.26 | \$24.31 |
| 60-64 | \$12.96 | \$26.18 | \$15.82 | \$29.14 |
| 65-69 | \$14.52 | \$29.17 | \$17.56 | \$32.22 |
| 70-74 | \$15.01 | \$30.02 | \$17.99 | \$33.00 |
| 75-79 | \$15.01 | \$30.01 | \$17.99 | \$33.00 |
| 80-85 | \$15.01 | \$30.01 | \$17.99 | \$33.00 |



HOSPITAL INDEMNITY REHABILITATION or SKILLED NURSING FACILITY BENEFIT RIDERS

Rehabilitation or Skilled Nursing Facility Benefit Riders::

You may elect one or both riders listed in the chart. Benefit payouts are for each day in a facility, when confinement begins with 30 days of a qualified hospital stay. Days reset once you have been out of a facility for 60 days in a row.

| Rehab/SNF Day Options: | Benefit Payout Options: |
|------------------------|--------------------------|
| Days 1 – 20 | \$100 or \$200 (per day) |
| Days 21 – 100 | \$100 or \$200 (per day) |



HOSPITAL INDEMNITY

WHAT IS THE COST OF THE REHAB or SKILLED NURSING FACILITY BENEFIT RIDER?

Rehabilitation or Skilled Nursing Facility: 1-20 Days

\$100 per day

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$0.33 | \$0.67 | \$0.38 | \$0.71 |
| 30-39 | \$0.33 | \$0.67 | \$0.38 | \$0.71 |
| 40-49 | \$1.00 | \$1.99 | \$1.04 | \$2.05 |
| 50-59 | \$2.49 | \$4.97 | \$2.52 | \$5.00 |
| 60-64 | \$2.93 | \$5.83 | \$2.94 | \$5.85 |
| 65-69 | \$5.08 | \$10.03 | \$5.10 | \$10.05 |
| 70-74 | \$7.24 | \$14.40 | \$7.26 | \$14.42 |
| 75-79 | \$11.12 | \$22.10 | \$11.14 | \$22.12 |
| 80-85 | \$16.75 | \$33.24 | \$16.77 | \$33.26 |

Rehabilitation or Skilled Nursing Facility: 21-100 Days

\$100 per day

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$0.42 | \$0.83 | \$0.46 | \$0.88 |
| 30-39 | \$0.42 | \$0.83 | \$0.46 | \$0.88 |
| 40-49 | \$1.09 | \$2.18 | \$1.11 | \$2.20 |
| 50-59 | \$2.33 | \$4.65 | \$2.34 | \$4.67 |
| 60-64 | \$4.06 | \$8.09 | \$4.07 | \$8.10 |
| 65-69 | \$5.20 | \$10.28 | \$5.20 | \$10.28 |
| 70-74 | \$8.04 | \$15.99 | \$8.05 | \$16.00 |
| 75-79 | \$12.34 | \$24.54 | \$12.35 | \$24.54 |
| 80-85 | \$17.43 | \$34.60 | \$17.44 | \$34.60 |

DAYS 1-20

AND/OR

DAYS 21-100

Rehabilitation or Skilled Nursing Facility: 1-20 Days

\$200 per day

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$0.66 | \$1.34 | \$0.76 | \$1.42 |
| 30-39 | \$0.66 | \$1.34 | \$0.76 | \$1.42 |
| 40-49 | \$2.00 | \$9.98 | \$2.08 | \$4.10 |
| 50-59 | \$4.98 | \$9.94 | \$5.04 | \$10.00 |
| 60-64 | \$5.86 | \$11.66 | \$5.88 | \$11.70 |
| 65-69 | \$10.16 | \$20.06 | \$10.20 | \$20.10 |
| 70-74 | \$14.48 | \$28.80 | \$14.52 | \$28.84 |
| 75-79 | \$22.24 | \$44.20 | \$22.28 | \$44.24 |
| 80-85 | \$33.50 | \$66.48 | \$33.54 | \$66.52 |

Rehabilitation or Skilled Nursing Facility: 21-100 Days

\$200 per day

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------|---------|---------------|-------------------|---------------|
| 18-29 | \$0.84 | \$1.66 | \$0.92 | \$1.76 |
| 30-39 | \$0.84 | \$1.66 | \$0.92 | \$1.76 |
| 40-49 | \$2.18 | \$4.36 | \$2.22 | \$4.40 |
| 50-59 | \$4.66 | \$9.30 | \$4.68 | \$9.34 |
| 60-64 | \$8.12 | \$16.18 | \$8.14 | \$16.20 |
| 65-69 | \$10.40 | \$20.56 | \$10.40 | \$20.56 |
| 70-74 | \$16.08 | \$31.98 | \$16.10 | \$32.00 |
| 75-79 | \$24.68 | \$49.08 | \$24.70 | \$49.08 |
| 80-85 | \$34.86 | \$69.20 | \$34.88 | \$69.20 |



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...?

YES to any of these questions disqualifies applicant

Hospital Indemnity

| 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 |

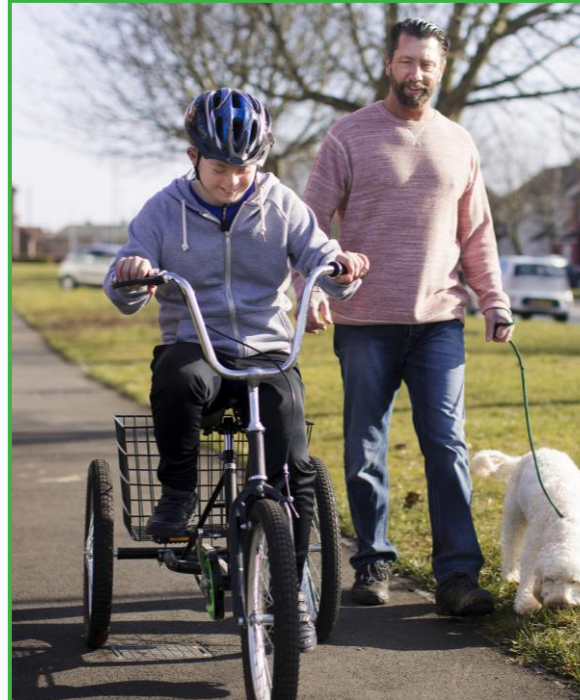


HOSPITAL INDEMNITY

MEET MIKE – HOSPITAL INDEMNITY SCENARIO

Demographics

- Age 67
- Married, retiring soon
- ‘Paycheck protector’
- Primary breadwinner, works in a factory
- Wife works as a part-time cashier
- Blue collar roots
- Household Income \$85K



Health Plan

Blue Cross Blue Shield Essentials
PPO 2022

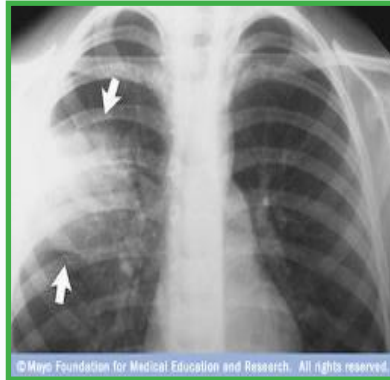
- Deductible \$0
- Office Visits: \$0
- Specialty Visits: \$10
- Hospital Daily Copays Days 1-6: \$325
- OOP Maximum: \$6,000



HOSPITAL INDEMNITY MEET MIKE – HOSPITAL INDEMNITY SCENARIO



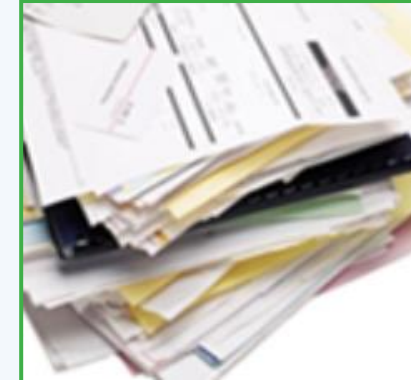
Mike's cold takes a turn for the worse



X-ray reveals Mike has pneumonia



Mike is monitored in the hospital for 5 days



Total Medical Costs of Mike's Hospital Visit: \$17,686



HOSPITAL INDEMNITY MEET MIKE – HOSPITAL INDEMNITY SCENARIO

| Discounted Medical Cost of Hospitalization | \$17,686 |
|--|----------|
| X-ray | \$359 |
| Lab Tests | \$753 |
| Hospital (5 days) | \$16,574 |
| Other Medical Costs | \$40 |
| Over the Counter medications | \$40 |
| Medical Cost Share | \$1,625 |
| Deductible | \$0 |
| Hospital Copays Days 1-5 | \$1,625 |

| Non-Medical Expenses Incurred | \$1,548 |
|---|---------|
| Lost wages (Mike and his wife) from inability to work | \$1,298 |
| Air purifier | \$250 |

**Mike's Total Expenses:
\$3,213**



HOSPITAL INDEMNITY
MEET MIKE – HOSPITAL INDEMNITY SCENARIO

**Monthly Premium
(self only)
\$21.13**

**Annual Premium
\$253.56**

**Hospital Recovery claim
(5-day hospitalization)**

**Daily Benefit Amount
\$300**

**Total Benefit Payout
\$1,500 (\$300 x 5 days)**



HOSPITAL INDEMNITY
HOSPITAL INDEMNITY QUESTIONS

***Q: WHAT ARE THE MINIMUM AND MAXIMUM
DAILY BENEFIT AMOUNTS AVAILABLE WITH
INDIVIDUAL HOSPITAL INDEMNITY
INSURANCE?***

A: \$100-\$900



***Q: HOW MANY DAYS OF HOSPITAL
CONFINEMENT WILL BE INCLUDED
WITH HI 4.0?***

A: 3, 6, 10, OR 21



HOSPITAL INDEMNITY
HOSPITAL INDEMNITY QUESTIONS

***Q: TRUE OR FALSE: OBSERVATION IS COVERED UNDER
LIFESECURE'S HOSPITAL INDEMNITY INSURANCE***

A: TRUE



HOSPITAL INDEMNITY
HOSPITAL INDEMNITY QUESTIONS

***Q: HOW MANY DAYS OF OBSERVATION ARE INCLUDED
WITH THE NEW HI 4.0?***

A: 6 DAYS PER CALENDAR YEAR



HOSPITAL INDEMNITY
HOSPITAL INDEMNITY QUESTIONS

***Q: IS GUARANTEED ISSUE AVAILABLE?
IF YES, FOR WHICH AGES?***

A: YES, FOR AGES 64 ½ THROUGH AGE 66



HOSPITAL INDEMNITY
HOSPITAL INDEMNITY QUESTIONS

***Q: ARE OUTPATIENT SERVICES COVERED?
YES OR NO***

***A: WITH RIDERS, YES. THERE IS AN OUTPATIENT
SURGERY AND OUTPATIENT MAJOR
DIAGNOSTIC EXAM BENEFIT RIDER.***

SPECIALTY BENEFITS

THE SUPPORT YOU NEED



*Who believes that, within ACA
and Medicare, there is **Great
Opportunity for Specialty
Benefits?***

*Why would I pair an accident,
critical illness or hospital
indemnity plan together with
health insurance?*

THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS

SOME OF THE WAYS CLAIMANTS HAVE USED CASH BENEFITS

- Uncovered medical deductibles
- Mortgage pre-payment
- Supplement Disability Income benefits
- Costs to retrofit a home/car
- Fund career or schedule change
- Medications
- Taking stock/catching your breath
- Stress Reduction
- Accessing non-traditional treatments
- Comforts during treatment
- Pebble Beach/Vacation Trips

*What do 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

THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS

UNCOVER THE CONCERNS AND CREATE THE “NEED” BY ASKING QUESTIONS

How are you?

What worries you about your current health insurance plan?

How do you think you'll reach that large out-of-pocket max – Accident, Critical Illness or Hospital Stay?

THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS
DID YOU KNOW?

**LAST YEAR THERE WERE 20 MILLION
½ INCH DRILL BITS SOLD.**

How many people wanted to buy drill bits?

NONE! They just needed holes!

THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS

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.

A woman in a blue suit is showing a laptop to an elderly couple. The woman is pointing at the screen, and the couple is looking at it with interest. The man has a white beard and is wearing a light blue shirt. The woman has short brown hair and is wearing a blue blazer. The background is a blurred office setting.

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

**SOME WILL
SOME WON'T
SO WHAT!!!
SOMEONE IS
WAITING**

How do you get started?

Get Appointed

Repetition



THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS

LIFESecure MARKETING MATERIALS

LifeSecure Insurance Company

Plan at a glance

Critical Illness insurance – individual

To supplement your Blue Cross Blue Shield of Michigan medical plan



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 TisNOM0) | 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-0007 MI


Policy form: LS-CI-0001 MI

LifeSecure Insurance Company

Plan at a glance

Personal Accident Insurance with Disappearing Deductible

To supplement your Blue Cross Blue Shield of Michigan medical plan



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.

The Family Annual Deductible will decrease by \$40 if no benefits are eligible for payment for any covered member for the previous calendar year.

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-0007 MI 10/18

Policy Series LS-AC-0002

Plan at a glance

Hospital Indemnity Insurance for individuals

To supplement your Blue Cross Blue Shield of Michigan medical plan



Affordable insurance to assist in your recovery

Your Blue Cross Blue Shield of Michigan medical plan provides benefits to help with medical costs resulting from an inpatient hospitalization or treatment in an observation unit. But what about the unexpected costs of being in the hospital? Costs such as medical deductibles, copayments, transportation, meals and child care add up quickly.

By pairing Hospital Indemnity Insurance with your Blue Cross medical plan, you'll have the added financial protection and peace of mind in the event of a hospital stay.

Standard features

Eligible issue ages are 18 through 85. This policy is guaranteed renewable for life.

- For applicants ages 64.5 through 66 – no medical questions or build chart
- All other ages – simplified underwriting

STEP 1

Daily benefit amount is available in \$10 increments from \$100 to \$900.*

Your daily benefit amount is the cash benefit payable to you for each day you're hospitalized, up to the number of days you select. The daily benefit amount is per covered family member.

STEP 2

Hospital confinement — select three, six, 10 or 21 days.*

Benefit: If you're admitted to a hospital as an inpatient, you'll receive a cash benefit equal to your daily benefit amount for each day of your hospital stay, up to the number of confinement days you select. Multiple hospital stays will accumulate toward your day count. After 60 days post-discharge, your available confinement days resets to your selection.

HOW IT WORKS:

Sam selects a daily benefit amount of \$500 with 10 days of confinement. When Sam is hospitalized for four days after back surgery, he receives a benefit payout of \$2,000 upon discharge. Sam now has six remaining days of confinement, which will reset after 60 consecutive days out of the hospital.

| Daily benefit amount | Number of days in hospital | Sam's benefit payout |
|----------------------|----------------------------|----------------------|
| \$500 | x 4 days | = \$2,000 |

Hospital observation benefit: If you receive treatment in an observation unit, we'll pay a cash benefit equal to your daily benefit amount, up to six days per calendar year. This benefit resets to six days annually on Jan. 1. Observation days count toward your hospital confinement days.

HOW IT WORKS:

A month later while walking through the woods, Sam experiences a severe allergic reaction to a plant and is treated in the observation unit of a nearby hospital for several hours, from mid-morning until 1 a.m. the next day. Sam's benefit payout will be \$500. He has five observation benefit days remaining for this calendar year, and five inpatient hospital days remaining in this period of confinement.

| Daily benefit amount | Number of days in observation unit | Sam's benefit payout |
|----------------------|------------------------------------|----------------------|
| \$500 | x 1 day | = \$500 |

Mental health indemnity benefit:

For hospital admission related to mental or nervous disorders, you will receive a daily cash benefit of \$150 for up to seven days per calendar year.

*Doesn't apply to hospital stays resulting from a mental or nervous disorder. See mental health indemnity benefit.

LS-AC-0007 MI 10/18

Policy Series LS-AC-0002

Blue Cross Blue Shield of Michigan and Blue Care Network are a nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

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THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS

LIFESECURE MARKETING MATERIALS

LIFESECURE INSURANCE COMPANY



Critical Illness Insurance Monthly Premium Rates
INDIVIDUAL – FEMALE ONLY – NICOTINE*

| Age | Benefit Amounts | | | | | | | | | |
|-------|-----------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
| 18-22 | \$9.35 | \$10.95 | \$12.55 | \$14.15 | \$15.75 | \$17.35 | \$18.95 | \$20.55 | \$22.15 | \$23.75 |
| 23 | \$9.50 | \$11.25 | \$13.00 | \$14.75 | \$16.50 | \$18.25 | \$20.00 | \$21.75 | \$23.50 | \$25.25 |
| 24 | \$9.65 | \$11.50 | \$13.25 | \$15.00 | \$16.75 | \$18.50 | \$20.25 | \$22.00 | \$23.75 | \$25.50 |
| 25 | \$9.85 | \$11.95 | \$13.75 | \$15.50 | \$17.25 | \$19.00 | \$20.75 | \$22.50 | \$24.25 | \$26.00 |
| 26 | \$10.00 | \$12.25 | \$14.50 | \$16.75 | \$19.00 | \$21.25 | \$23.50 | \$25.75 | \$28.00 | \$30.25 |
| 27 | \$10.20 | \$12.45 | \$14.70 | \$16.95 | \$19.20 | \$21.45 | \$23.70 | \$25.95 | \$28.20 | \$30.45 |
| 28 | \$10.45 | \$12.70 | \$14.95 | \$17.20 | \$19.45 | \$21.70 | \$23.95 | \$26.20 | \$28.45 | \$30.70 |
| 29 | \$10.65 | \$12.95 | \$15.20 | \$17.45 | \$19.70 | \$22.00 | \$24.25 | \$26.50 | \$28.75 | \$31.00 |
| 30 | \$10.95 | \$13.25 | \$15.50 | \$17.75 | \$20.00 | \$22.25 | \$24.50 | \$26.75 | \$29.00 | \$31.25 |
| 31 | \$11.25 | \$13.55 | \$15.80 | \$18.05 | \$20.30 | \$22.55 | \$24.80 | \$27.05 | \$29.30 | \$31.55 |
| 32 | \$11.55 | \$13.85 | \$16.10 | \$18.35 | \$20.60 | \$22.85 | \$25.10 | \$27.35 | \$29.60 | \$31.85 |
| 33 | \$11.90 | \$14.05 | \$16.35 | \$18.60 | \$20.85 | \$23.10 | \$25.35 | \$27.60 | \$29.85 | \$32.15 |
| 34 | \$12.25 | \$14.35 | \$16.65 | \$18.90 | \$21.15 | \$23.40 | \$25.65 | \$27.90 | \$30.15 | \$32.45 |
| 35 | \$12.60 | \$14.65 | \$16.95 | \$19.20 | \$21.45 | \$23.70 | \$25.95 | \$28.20 | \$30.45 | \$32.75 |
| 36 | \$13.05 | \$15.00 | \$17.30 | \$19.55 | \$21.80 | \$24.05 | \$26.30 | \$28.55 | \$30.80 | \$33.10 |
| 37 | \$13.50 | \$15.45 | \$17.75 | \$20.00 | \$22.25 | \$24.50 | \$26.75 | \$29.00 | \$31.15 | \$33.45 |
| 38 | \$14.00 | \$15.95 | \$18.25 | \$20.50 | \$22.75 | \$25.00 | \$27.25 | \$29.50 | \$31.50 | \$33.80 |
| 39 | \$14.50 | \$16.45 | \$18.75 | \$21.00 | \$23.25 | \$25.50 | \$27.75 | \$30.00 | \$31.95 | \$34.15 |
| 40 | \$15.10 | \$17.05 | \$19.35 | \$21.60 | \$23.85 | \$26.10 | \$28.35 | \$30.60 | \$32.30 | \$34.55 |
| 41 | \$15.70 | \$17.65 | \$19.95 | \$22.20 | \$24.45 | \$26.70 | \$28.95 | \$31.20 | \$32.90 | \$35.15 |
| 42 | \$16.40 | \$18.35 | \$20.65 | \$22.90 | \$25.15 | \$27.40 | \$29.65 | \$31.90 | \$33.60 | \$35.85 |
| 43 | \$17.10 | \$19.05 | \$21.35 | \$23.60 | \$25.85 | \$28.10 | \$30.35 | \$32.60 | \$34.30 | \$36.55 |
| 44 | \$17.80 | \$19.75 | \$22.05 | \$24.30 | \$26.55 | \$28.80 | \$31.05 | \$33.30 | \$35.00 | \$37.25 |
| 45 | \$18.55 | \$20.50 | \$22.80 | \$25.05 | \$27.30 | \$29.55 | \$31.80 | \$34.05 | \$35.75 | \$37.95 |
| 46 | \$19.40 | \$21.35 | \$23.65 | \$25.90 | \$28.15 | \$30.40 | \$32.65 | \$34.90 | \$36.60 | \$38.80 |
| 47 | \$20.25 | \$22.20 | \$24.50 | \$26.75 | \$29.00 | \$31.25 | \$33.50 | \$35.75 | \$37.45 | \$39.65 |
| 48 | \$21.10 | \$23.05 | \$25.35 | \$27.60 | \$29.85 | \$32.10 | \$34.35 | \$36.60 | \$38.30 | \$40.50 |
| 49 | \$22.00 | \$23.95 | \$26.25 | \$28.50 | \$30.75 | \$33.00 | \$35.25 | \$37.50 | \$39.20 | \$41.40 |
| 50 | \$22.95 | \$24.90 | \$27.20 | \$29.45 | \$31.70 | \$33.95 | \$36.20 | \$38.45 | \$40.15 | \$42.35 |
| 51 | \$23.95 | \$25.90 | \$28.20 | \$30.45 | \$32.70 | \$34.90 | \$37.20 | \$39.40 | \$41.15 | \$43.35 |
| 52 | \$25.00 | \$26.95 | \$29.25 | \$31.40 | \$33.75 | \$35.95 | \$38.25 | \$40.45 | \$42.15 | \$44.35 |
| 53 | \$26.05 | \$27.95 | \$30.30 | \$32.45 | \$34.80 | \$37.00 | \$39.30 | \$41.50 | \$43.20 | \$45.35 |
| 54 | \$27.15 | \$29.05 | \$31.40 | \$33.55 | \$35.90 | \$38.10 | \$40.40 | \$42.60 | \$44.30 | \$46.45 |
| 55 | \$28.30 | \$30.20 | \$32.55 | \$34.70 | \$37.05 | \$39.25 | \$41.55 | \$43.75 | \$45.45 | \$47.55 |
| 56 | \$29.55 | \$31.45 | \$33.80 | \$35.95 | \$38.30 | \$40.50 | \$42.80 | \$44.90 | \$46.60 | \$48.70 |
| 57 | \$30.85 | \$32.75 | \$35.10 | \$37.25 | \$39.60 | \$41.80 | \$44.10 | \$46.20 | \$47.90 | \$49.95 |
| 58 | \$32.25 | \$34.15 | \$36.50 | \$38.65 | \$41.05 | \$43.15 | \$45.55 | \$47.95 | \$49.35 | \$51.35 |
| 59 | \$33.70 | \$35.60 | \$38.00 | \$40.10 | \$42.50 | \$44.60 | \$47.00 | \$49.40 | \$50.80 | \$52.75 |
| 60 | \$35.25 | \$37.15 | \$39.55 | \$41.60 | \$44.00 | \$46.00 | \$48.40 | \$50.80 | \$52.20 | \$54.15 |
| 61 | \$36.90 | \$38.80 | \$41.20 | \$43.25 | \$45.65 | \$47.65 | \$50.05 | \$52.45 | \$53.85 | \$55.55 |
| 62 | \$38.60 | \$40.55 | \$42.95 | \$44.95 | \$47.35 | \$49.35 | \$51.75 | \$54.15 | \$55.55 | \$56.95 |
| 63 | \$40.20 | \$42.20 | \$44.60 | \$46.70 | \$49.00 | \$51.00 | \$53.40 | \$55.80 | \$57.20 | \$58.60 |
| 64 | \$41.90 | \$43.95 | \$46.35 | \$48.45 | \$50.75 | \$52.75 | \$55.15 | \$57.55 | \$58.95 | \$60.00 |
| 65 | \$43.75 | \$45.80 | \$48.20 | \$50.25 | \$52.65 | \$54.65 | \$57.05 | \$59.45 | \$60.85 | \$61.40 |
| 66 | \$45.70 | \$47.80 | \$50.25 | \$52.30 | \$54.70 | \$56.70 | \$59.10 | \$61.50 | \$62.90 | \$63.45 |
| 67 | \$47.65 | \$49.80 | \$52.25 | \$54.40 | \$56.85 | \$58.85 | \$61.25 | \$63.65 | \$65.05 | \$65.60 |
| 68 | \$49.65 | \$51.85 | \$54.40 | \$56.55 | \$59.00 | \$61.00 | \$63.40 | \$65.80 | \$67.20 | \$67.75 |
| 69 | \$51.65 | \$53.90 | \$56.50 | \$58.70 | \$61.25 | \$63.25 | \$65.65 | \$68.05 | \$69.45 | \$69.95 |
| 70 | \$53.65 | \$55.95 | \$58.60 | \$60.85 | \$63.15 | \$65.15 | \$67.55 | \$69.95 | \$71.35 | \$71.85 |

Notes: 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-CH-0306-F ST 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 | \$48.63 |
| \$9,000 | \$32.06 | \$39.44 | \$46.15 | \$51.85 |
| \$10,000 | \$33.28 | \$41.29 | \$48.54 | \$54.89 |
| \$11,000 | \$34.40 | \$43.03 | \$50.79 | \$57.75 |
| \$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 | \$82.15 |
| \$23,000 | N/A | \$58.07 | \$70.80 | \$83.95 |
| \$24,000 | N/A | \$58.99 | \$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 11/18

LIFESECURE INSURANCE COMPANY



Hospital Indemnity Insurance Monthly Rates*

\$300 Daily Benefit Amount

| 3 Days | | | | | 6 Days | | | | |
|-----------------|---------|---------------|-------------------|---------------|-----------------|---------|---------------|-------------------|---------------|
| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family | Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
| 18-29 | \$9.24 | \$12.75 | \$15.30 | \$20.16 | 18-29 | \$10.24 | \$14.73 | \$17.93 | \$24.14 |
| 30-39 | \$10.04 | \$14.60 | \$17.06 | \$23.19 | 30-39 | \$11.32 | \$17.21 | \$20.21 | \$28.11 |
| 40-49 | \$11.61 | \$17.80 | \$17.93 | \$25.48 | 40-49 | \$13.44 | \$21.52 | \$21.45 | \$31.26 |
| 50-59 | \$15.05 | \$24.90 | \$20.27 | \$30.80 | 50-59 | \$18.10 | \$31.05 | \$24.71 | \$38.53 |
| 60-64 | \$17.14 | \$29.87 | \$21.59 | \$34.54 | 60-64 | \$21.13 | \$37.93 | \$26.77 | \$43.85 |
| 65-69 | \$21.26 | \$37.89 | \$26.22 | \$42.84 | 65-69 | \$26.62 | \$48.57 | \$32.89 | \$54.85 |
| 70-74 | \$25.99 | \$46.91 | \$31.16 | \$52.09 | 70-74 | \$32.62 | \$60.66 | \$39.19 | \$66.82 |
| 75-79 | \$32.08 | \$58.63 | \$37.40 | \$63.95 | 75-79 | \$40.56 | \$75.65 | \$47.30 | \$82.39 |
| 80-85 | \$46.82 | \$86.40 | \$53.29 | \$92.86 | 80-85 | \$59.50 | \$111.81 | \$67.69 | \$120.00 |

| 10 Days | | | | | 21 Days | | | | |
|-----------------|---------|---------------|-------------------|---------------|-----------------|---------|---------------|-------------------|---------------|
| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family | Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
| 18-29 | \$11.91 | \$17.47 | \$21.42 | \$29.11 | 18-29 | \$13.72 | \$20.51 | \$25.30 | \$34.68 |
| 30-39 | \$15.68 | \$24.36 | \$28.69 | \$40.29 | 30-39 | \$16.69 | \$26.44 | \$31.20 | \$44.21 |
| 40-49 | \$18.87 | \$30.81 | \$30.58 | \$45.05 | 40-49 | \$21.89 | \$36.37 | \$35.96 | \$53.47 |
| 50-59 | \$25.13 | \$43.79 | \$34.52 | \$54.42 | 50-59 | \$32.08 | \$56.66 | \$44.31 | \$70.50 |
| 60-64 | \$28.70 | \$52.15 | \$36.45 | \$60.30 | 60-64 | \$36.02 | \$66.16 | \$45.85 | \$76.48 |
| 65-69 | \$31.34 | \$57.75 | \$38.77 | \$65.19 | 65-69 | \$43.52 | \$80.86 | \$53.88 | \$91.22 |
| 70-74 | \$38.46 | \$71.72 | \$46.23 | \$79.49 | 70-74 | \$53.46 | \$100.48 | \$64.29 | \$111.31 |
| 75-79 | \$47.97 | \$90.20 | \$55.93 | \$98.17 | 75-79 | \$66.84 | \$126.55 | \$77.95 | \$137.66 |
| 80-85 | \$66.97 | \$126.80 | \$76.17 | \$136.00 | 80-85 | \$74.79 | \$142.47 | \$85.05 | \$152.73 |

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

For use in the states of:


AK, AL, AR, AZ, CO, DE, GA, HI, IA, IL, IN, KY, LA, ME, MI, MO, MS, ND, NE, NV, OK, SD, TN, WI & WV


LS-HI-0306-M ST 07/23

3

Policy Series LS-HI-0004

THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS COMBO QUOTES & APPLICATION; THE SIMPLICITY OF DOING BUSINESS WITH LIFESECURE



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

EX: Female age 65 (non-smoker)

OPTION 1

MEDICARE ADVANTAGE
ONLY
(New to Medicare)

Avg. health comp:

Commissions: \$601

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$5,000 of PAI (\$0 Deductible), \$5,000 of
Critical Illness and \$330 a day (6-day benefit) of
Hospital Indemnity

Premium: \$82.79

Avg. health comp: Average compensation for
PAI, CI and HI

Commissions: \$1076.15!!!

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

EX: Female age 65 (non-smoker)

OPTION 1

MEDICARE ADVANTAGE
ONLY
(New to Medicare)

Avg. health comp:

Commissions: \$601

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$330 a day (6-day benefit) of Hospital
Indemnity and \$200 a day (Days 21-100) Skilled
Nursing Rider

Premium: \$39.52

Avg. health comp: Average compensation for
Hospital Indemnity

Commissions: \$814.41!!!

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

EX: Female age 65 (non-smoker)

OPTION 1

MEDICARE ADVANTAGE
ONLY
(Renewal)

Avg. health comp:

Commissions: \$301

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$5,000 of PAI (\$0 Deductible), \$5,000 of
Critical Illness and \$330 a day (6-day benefit) of
Hospital Indemnity

Premium: \$82.79

Avg. health comp: Average compensation for
PAI, CI and HI

Commissions: \$776.15!!!

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

EX: Female age 65 (non-smoker)

OPTION 1

MEDICARE ADVANTAGE
ONLY
(Renewal)

Avg. health comp:

Commissions: \$301

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$330 a day (6-day benefit) of Hospital
Indemnity and \$200 a day (Days 21-100) Skilled
Nursing Rider

Premium: \$39.52

Avg. health comp: Average compensation for
Hospital Indemnity

Commissions: \$514.41!!!

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

EX: Female age 64 1/2 (non-smoker)

OPTION 1

MEDICARE ADVANTAGE
ONLY
(Renewal)

Avg. health comp:

Commissions: \$301

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$330 a day (6-day benefit) of Hospital
Indemnity, \$500 Lump Sum Admission Rider, and
ER and Ambulance Rider

Premium: \$37.83

Avg. health comp: Average compensation for
Hospital Indemnity

Commissions: \$505.28!!!

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

EX: Female age 64 1/2 (non-smoker)

OPTION 1

MEDICARE ADVANTAGE
ONLY
(Renewal)

Avg. health comp:

Commissions: \$301

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$330 a day (10-day benefit) of Hospital Indemnity, \$500 Lump Sum Admission Rider, ER and Ambulance Rider, \$200 a day (Days 21-100) Skilled Nursing Rider

Premium: \$53.64

Avg. health comp: Average compensation for
Hospital Indemnity

Commissions: \$590.66!!!

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

EX: Female age 70 (non-smoker)

OPTION 1

MEDICARE ADVANTAGE
ONLY
(Renewal)

Avg. health comp:

Commissions: \$301

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$5,000 of PAI (\$0 Deductible), \$300 a day
(6-day benefit), \$200 a day (Days 21-100) Skilled
Nursing Rider

Premium: \$78.97

Avg. health comp: Average compensation for
PAI, and HI

Commissions: \$727.44!!!

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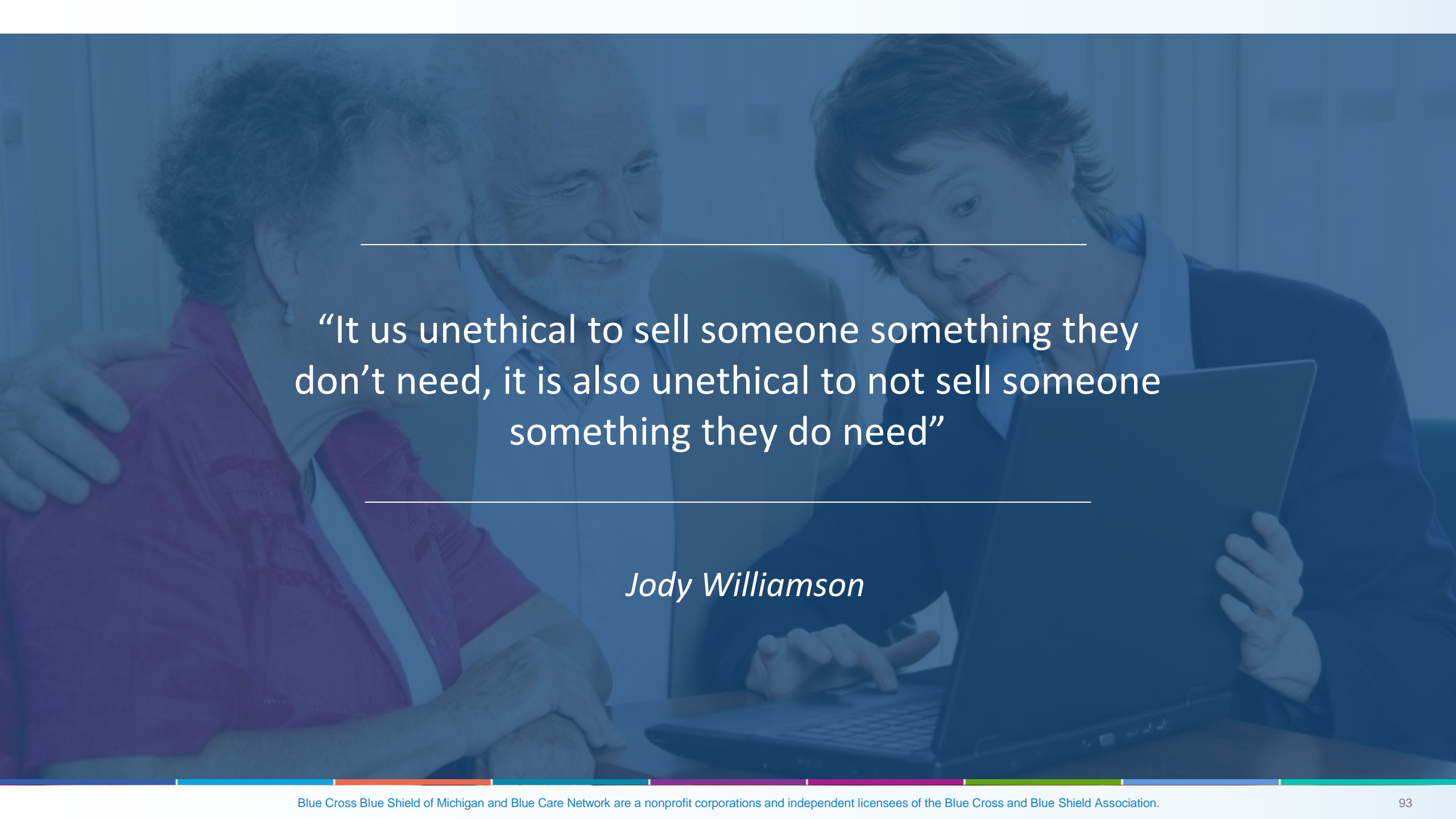
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THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS
CONTACT INFORMATION

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



A woman in a blue suit is showing a laptop to an elderly couple. The woman is pointing at the screen, and the couple is looking at it with interest. The man has a white beard and is wearing a light blue shirt. The woman has short brown hair and is wearing a blue blazer over a light blue shirt. The background is a blurred office setting.

“It is unethical to sell someone something they don’t need, it is also unethical to not sell someone something they do need”

Jody Williamson



THANK YOU

