

Individual Health

Accident Expense Plus

To cope with the skyrocketing cost of healthcare, many people have opted for policies with higher deductibles and co-pays. While that may lower premiums, it shifts the financial burden to you when you become injured or ill.

Accident Expense Plus is a smart, affordable supplement to your major medical coverage. It helps pay for deductibles, co-pays and other expenses that fall outside what your primary health insurance covers. The “plus” is our optional Critical Illness rider, and when you add this coverage you can receive a lump-sum benefit if you’re diagnosed with invasive cancer, heart attack or stroke.

The base accident expense coverage is offered to those between the ages of 18 and 64 – no questions asked. The Critical Illness rider availability is based on your answers to three simple health questions. What sets Accident Expense Plus apart from other accident coverage? You won’t have to coordinate your policy with any other coverage you may have.

Customer profile

Jason and Sara are a young couple with two very active kids. They are covered by employer-provided health insurance, but their premiums are high. Raising their deductibles would lower their premiums, but if they ever need insurance, the out-of-pocket expenses could wipe out what savings they have. By supplementing their primary policy with accident insurance offered through Accident Expense Plus, they can raise their deductibles, lower their premiums and preserve their long-term financial security.

Highlights

- **Four Deductible Options:** \$0, \$100, \$250, or \$500 annually.
- **Benefit Amounts** (*per calendar year*): \$1,000 to \$15,000 in \$1,000 increments.
- **Covered Expenses:** emergency room, hospital charges, surgery, physician charges, physical therapy, urgent care center, ambulance, major diagnostic exams, x-rays, prosthesis, drugs administered in a hospital or urgent care center.
- **Family Coverage Options:** to include spouse and/or children.
- **Eligibility:** Insurance available to anyone between 18 and 64, no questions asked.
- **Independent Benefits:** benefits are paid in addition to those received from other health insurance policies; this plan does not have to coordinate with other coverage.

Optional Critical Illness Rider¹:

- **Deductible:** zero deductible if you're diagnosed with a covered critical illness after the waiting period. You simply receive a lump sum benefit.
- **Covered Critical Illnesses:** heart attack, stroke, invasive cancer.
- **Benefit Amounts** (*one-time pay out*): \$5,000, \$10,000, \$15,000, \$20,000, or \$25,000.
- **Family Coverage Options:** for spouse and children.

¹Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

Exclusions

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

Critical Care Plus

Critical illness can be a life-changing event. Even though your odds of surviving cancer, a heart attack or stroke are getting better, unexpected expenses that inevitably accompany those conditions can devastate your long-term financial well-being.

That's where CriticalCare Plus can help. Upon diagnosis of a critical illness, your policy pays a single, lump-sum benefit of up to \$500,000 — directly to you. You'll be able to use these funds as you see fit, regardless of what your other insurance may cover. Use it for deductibles, childcare, out-of-network medical costs, alternative treatment, lost income or just financial relief — items not typically covered by traditional health insurance.

Customer profile

Henry is a fireman with CriticalCare Plus illness insurance supplementing his health insurance. Should a critical illness strike, he'll be able to protect himself and his family ... and unlike standard disability, there's no lengthy waiting period to take effect.

Highlights

- **Benefits:** pays a tax-free (based on current federal income tax laws) single-payment benefit of up to \$500,000 directly to the policyholder, regardless of what is covered by other sources.
- **Critical Illness Coverage:** a broad range of lifestyle-changing conditions including cancer, heart attack, stroke, kidney failure, coma, severe burns, paralysis, coronary-artery bypass, major organ transplant, loss of independent living, sight, speech or hearing.
- **Loss of Independent Living Benefit:** kicks in when you're unable to perform at least two of six activities of daily living: bathing, dressing, toileting, transferring, continence and eating.
- **Spouse and Children:** can be covered on the same policy.
- **Preventive Care Benefit:** pays up to \$50 a year for a wide variety of medical tests
- **Free membership in Best Doctors^{®2} referral service:** a network of 40,000 specialists who can provide second opinions on your diagnosis and treatment plans. Learn more about best doctors. ([link to pdf](#)).
- **Return of Premium Feature³:** premiums paid under this policy may be returned to the policy owner upon death of the insured. The amount refunded will be equal to the total premium paid from the original effective date less any benefits previously paid under the policy.
- **Issue ages:** 18 to 64, 59 for smokers and for the 10-year plan.
- **Underwriting:** full, for amounts over \$100,000; non-medical, up to \$100,000.
- **Five Coverage Plans:** A lifetime plan and four term plans—10-year, 15-year, 20-year and 30-year terms.

Optional Riders⁴

- **The Benefit Extension Rider⁵** provides coverage for additional diagnoses of a critical illness and delivers benefits beyond that of the base policy for:
 - a critical illness that is different from all previously diagnosed critical illnesses; or

- a critical illness that is the same as a previously diagnosed critical illness; can provide benefits upon a second or third diagnosis.
- **The Medical Personnel HIV Rider** pays the full benefit to a medical professional upon diagnosis of HIV acquired in the course of work-related duties.
- **The Accidental Death and Dismemberment Rider** pays an additional lump-sum cash benefit in the event of an accidental dismemberment or loss of life.

¹Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy.

²Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.

³The return of premium provision does not directly take into account the time value of money or the effects of inflation. This was taken into account when the premiums were determined.

⁴There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

⁵The Benefit Extension Rider is not available in Virginia and does not provide coverage for every illness covered by the base policy.

Exclusions

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

Emergency Care Plus

You may not see it coming, but with EmergencyCare Plus accident insurance, you can at least plan for it. Designed to supplement your basic medical policy, it pays a lump-sum benefit for injuries that result from a covered accident.

It provides financial relief for a wide variety of expenses, regardless of what your primary policy covers—from physical therapy to major diagnostic exams, surgery to family lodging—and protects you, your family and your bank account from the unexpected.

Customer profile

While on a family backpacking trip, Terry and Melinda's 12-year-old son slipped and fell, breaking his leg, which required an air ambulance, hospitalization and follow-up physical therapy. With EmergencyCare Plus, the family was able to apply their reimbursement to all of their out-of-pocket expenses.

Highlights

- **Scheduled Benefit Plan:** paid directly to you.
 - **Practical:** helps cover the injuries you're most likely to need coverage for, including most children's sports injuries.
 - **Available Riders:** to cover lost income, hospitalization costs or to purchase additional coverage.
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Emergency Care Plus

If you become disabled, you face two challenges. One: increased medical expenses, which can be frightening enough. And two: loss of income, which can be devastating.

With Secure Income Plus disability insurance, you receive a monthly benefit if an injury or illness prevents you from working. Even better, if you continue to pay your premiums until age 65, you get a full refund, minus any benefits received. Every unspent penny, back to you—you simply can't lose.

Customer profile

Albert is a 40-year-old high-school math teacher. The district he works for doesn't offer disability income insurance. He worries about what a disability would do to his retirement plans. With Secure Income Plus, he's not only protected with disability insurance, he gets all of his money back, minus any benefits paid.

Highlights

- **Reliable Income:** monthly benefits paid to you if a disability prevents you from working.
- **Return of Premium¹:** you receive the sum of all premiums paid, less any benefits received, if you continue to pay premiums and reach age 65; should you need to cancel your policy before then, you'll receive a percentage of the premiums paid, less benefits paid.
- **Duration of Benefits:** depending on your age and occupation, you may be able to select the maximum length of time monthly benefits will be paid for any one qualifying disability, from two to five years or all the way to age 65.
- **Security:** once your policy is in force, your benefits can never decrease as long as your premium is paid, and your premiums can never increase.

Optional Riders²

- **Additional Monthly Income:** delivers an additional benefit for up to six months in case of a total disability.³
- **Partial Disability:** if, following a total disability, you continue to qualify as partially disabled; you'll receive one-half of your total benefit for up to six months.
- **Hospital Monthly Income:** pays additional income for total disability if you're confined to a hospital
- **Accidental Death and Dismemberment:** pays an additional lump-sum benefit in the event of an accidental dismemberment or loss of life

¹ The return of premium provision does not directly take into account the time value of money or the effects of inflation. This was taken into account when the premiums were determined

² There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

³ Available only with elimination periods of 30, 60 or 90 days. The elimination period must be the same for this benefit and the basic monthly income.