

While no amount of money will ever appease the loss of a loved one, the valuable investment of the 24 hour coverage **IntellaPrepareCare** can help lessen the financial burden on one's family.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

	Face \$100,000	Face \$200,000	Face \$300,000
MONTHLY PREMIUM COST			
Individual	\$16.99	\$25.99	\$34.99
Individual & Spouse	\$20.99	\$31.99	\$44.99
Individual & Child(ren)	\$19.99	\$34.99	\$47.99
Family	\$23.99	\$40.99	\$57.99

The devastating impact of accidents resulting in death or dismemberment can weigh heavily on a family.

Luckily, the **IntellaPrepareCare** AD&D plan can help relieve the financial stress of these situations by providing a lump sum accidental death benefit and accidental dismemberment benefit.

Plus, the plan is packaged with the LIFE Association membership benefits, such as CallMD, Direct Labs, Pharmacy and Office Depot discount savings.



Unintentional injuries resulting from an accident continues to be the 5th leading cause of death*

ACCIDENTAL DEATH BENEFIT

The **IntellaPrepareCare** plan provides a payout benefit for a death resulting from a covered accidental injury, based on the face amount enrolled (100% benefit to the insured; 50% benefit to a covered spouse; 25% benefit to any covered children).

ACCIDENTAL DISMEMBERMENT BENEFIT

The plan provides a benefit payout (% of the face amount) in the event of Accidental Dismemberment. The benefit amount for these covered injuries will be a percentage (ranging from 25%-200%) of the accidental life benefit amount, depending on the specific injury. This is a limited benefit policy and does not cover losses related to sickness - it only covers losses that are related to accidents.

LIFESTYLE WELLNESS BENEFIT DISCOUNTS

As a Member of our exclusive membership organization, you will enjoy many services and programs that are not available to the general public. As a Member, you will find that you are able to S-T-R-E-T-C-H many of the dollars you currently spend. The more you utilize your L.I.F.E. Association Benefits, the more you will save due to the comprehensive benefits offered.



BENEFIT DETAILS



IntellaPrepareCare provides the financial stability you need, in times of crisis.

ACCIDENTAL DISMEMBERMENT BENEFIT

If a Covered Injury to the Covered Person results, within 90 days of the Covered Accident, in any one of the losses specified in the Group Accident Certificate Schedule, IntellaPrepareCare will pay the percentage of the Principal Sum shown below for the covered loss.

ACCIDENTAL DEATH BENEFIT

IntellaPrepareCare will pay based on the Principal Sum as shown in the Group Accident Certificate Schedule if the Covered Person dies from a Covered Injury resulting directly and independently of all other causes from a Covered Accident. The death must occur within 90 days of the Covered Accident.

	Face \$100,000	Face \$200,000	Face \$300,000
	Amount Payable of chosen Face Benefit		
Primary	100 %		
Spouse	50 %		
Child	25 %		

DISMEMBERMENT BENEFIT	Percent of Principle Face
Both Hands	100%
The Entire Sight of Both Eyes	100%
One Hand and One Foot	50%
One Hand or One Foot and Entire Sight of One Eye	50%
One Hand or One Foot	50%
Speech and Hearing in Both Ears	100%
Speech or Hearing in Both Ears	50%
Hearing in One Ear	25%
Thumb and Index Finger of Same Hand	25%
All the Toes of the Same Foot	25%

24 hour coverage provided. See Important information section for coverage definitions and limitations.

The fees for the IntellaPrepareCare are specified in the membership agreements. Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Underwritten by National Health Insurance Company. Review your entire policy packets for full benefit descriptions and definitions of your coverage. Applications issued between the 26th through the 9th will have a 15th effective date. Applications issued between the 10th through the 25th will have a 1st effective date. For full details, limitations, exclusions, age limits, state availability, and definitions please refer to your benefit policy package or contact your NHIC Insurance Agent. *Fact referenced from the National Safety Council.



BENEFIT DETAILS



LIFESTYLE WELLNESS BENEFIT DISCOUNTS

L.I.F.E Association is a non-profit "members only" association that provides access to special privileges which empower its members with choices that can positively impact their day-to-day lives.

Call MD

You have access to an on-line library resource for many healthcare questions that you may have. This resource includes information on medical conditions, weight management, mental health, lifestyle, health spot, symptom advisor, and a drug encyclopedia.

Monthly E-Healthcare Newsletter

Taking Care is a monthly healthcare newsletter available to Members by email. Taking Care provides valuable reliable information on a variety of healthcare and wellness issues. These include health research information, physician question and answer section, and information on family and children health, selfcare, and mental health/wellness.

File MD

File MD is a HIPAA-compliant electronic medical record (EMR) collection and storage system. Access to the EMR is available to the Member to access his/her personal health profile any time via a secure line over the internet. Members may easily store and access documents including, medical history/member's insurance cards, billing statements, and health insurance application/health insurance cards/ personal contact information either online, or by phone round-the-clock.

Direct Labs

A simple inexpensive blood test could save your life! Direct Labs gives you direct access to the major clinical labs across the USA for more important blood tests and at special group rat prices.

Senior Medical Alert

Members receive special monthly pricing on Senior Medical Alert, a convenient way to ensure help can be called in case of an emergency. A wristband, belt clip or neck pendant is designed to be worn conveniently at all times.

Pharmacy Savings Card

The card provides discounts at participating pharmacies on certain pharmaceutical supplies, prescription drugs, or medical equipment and supplies.

FamilyKeys

This program is a personal data organizer software program that allows members to keep personal medical information all in one handy, safe place. It offers a convenient and secure method to organize, record, and store financial, health and other vital personal information without compromising privacy.

Lifestyle Wellness Benefits and Discounts are NOT insurance or a medicare prescription plan. The plan is not intended as a substitute for insurance and does not meet creditable coverage requirements under state or federal law.



Important Information

Covered Accident:

An unintended or unforeseeable bodily injury sustained by a Covered Person, wholly independent of disease, bodily infirmity, illness, infection or any other abnormal physical condition, from an accident the Covered Person sustains while covered under this Certificate. In addition the accident must not be excluded by name or specific description and has occurred while this Certificate was active and in force.

Covered Injury:

Bodily harm from a Covered Accident that results directly and independently of all other causes.

Covered Loss:

A loss that consists of ALL of the following:

- The result, directly and independently of all other causes, of a Covered Accident.
- Results in services or charges for which benefits are stated in the Group Accident Certificate Schedule.
- Said services and charges have occurred within the applicable time periods specified in this Certificate.

Covered Person:

An eligible person, as defined in the Group Accident Certificate Schedule, for whom an enrollment form has been accepted by Us and required premium has been paid when due, for whom coverage under this Certificate remains in force. The term Covered Person includes an eligible Spouse and eligible Dependent Children as shown on the Group Accident Certificate Schedule.

Dependent Child(ren):

Are any unmarried, natural children, step-children, legally adopted children or children placed into the Named Insured's custody for adoption (including a child for whom You are a party in a suit in which the adoption of the child is being sought), grandchildren who are in the Named Insured's legal custody,, or a child for whom You have received a court order requiring that You have financial responsibility for providing health insurance who are under the age of 26 years of age.

Loss of all Toes of the Same Foot:

Complete Severance of each toe or above the metatarsophalangeal joint of the same foot.

Loss of Hearing:

Total and permanent deafness in both ears such that it cannot be corrected by any aid or device.

Loss of Hand or Foot:

Complete Severance through or above the wrist or ankle joint.

Loss of Sight:

Total and permanent loss of sight of one or both eyes that is irrecoverable, including by surgical and artificial means.

Loss of Speech:

Total and permanent loss of coherent, audible communication that is irrecoverable by natural, surgical or artificial means.

Loss of Thumb and Index Finger of the Same Hand:

Complete Severance of each thumb or above the metacarpophalangeal joint of both digits of the same hand.

Questions/Inquiries:

Member Services
(888) 781-0585

Eligibility for Insurance:

To be eligible to enroll in the coverage, an individual must:

1. Be a member of an eligible class as defined on the Group Accident Certificate Schedule;
2. Satisfy the Waiting Period shown on the Group Accident Certificate Schedule, if applicable;
3. Be between 18 and 64 years of age at the time of enrollment;
4. Be a legal resident of the United States;
5. Not be in full-time service of the Armed Forces;
6. Not be eligible for Medicare;
7. Not receive disability or worker's compensation benefits.

