lifesecure™

Personal Accident Insurance

with Disappearing Deductible

LS-AC-0300 ST 04/19

Policy form series: LS-AC-0002

Help protect your hard-earned wages and savings with Personal Accident Insurance.

Your 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. Things like lost wages plus your out-of-pocket expenses and the cost for help with transportation, meals, child care, or even housekeeping can all add up. Personal Accident Insurance provides cash benefits regardless of any other insurance you have. By pairing it with your medical plan, you can extend your protection to help with those unexpected costs, so you can focus on healing.

Accidents happen... have you heard?

- 1 out of 8 Americans each year seeks medical care due to injuries.[1]
- About 88% of accidents are non-traffic related.[1]
- Falls are the leading cause of accidental injuries among Americans in almost every age group.[1]
- 90% of young athletes said they have been injured while playing a sport.[2]

[1] *National Safety Council, Injury Facts, 2016 Edition*

[2] *Safe Kids Worldwide, Changing the Culture of Youth Sports, August 2014*

When an accident happens, you decide how to use your cash benefit.

What type of services does Personal Accident Insurance pay benefits for?

- ambulance (once per accidental injury, per covered family member)
- initial services (received in a hospital, urgent care center or physician's office)
- hospitalization, including intensive care unit (ICU)
- major diagnostic exams: CT, MRI, EEG (covered up to $750 per exam; limit two exams per calendar year; one per accidental injury*)
- tests and X-rays (one test or one set of X-rays per accidental injury*)
- surgery (up to two per accidental injury, per covered family member; performed within 90 days of accidental injury)
- drugs (administered in a hospital, urgent care center or physician's office at time of initial care)†
- physician follow-up services, including chiropractic (up to one visit per day, with a maximum of three visits per accidental injury*)
- physical, occupational and speech therapy (one visit per day, with a maximum of 10 visits per accidental injury, per covered family member; visits must begin within 90 days of accidental injury and occur within six months of accidental injury)
- durable medical equipment (rental or purchase of qualified equipment prescribed within 30 days of accidental injury)†
- prosthetic devices (must be received within one year of accidental injury) **In OR:** includes prosthetic services and orthotic devices
- **In CT only :** home health care (up to 80 visits per calendar year, per covered family member)

* *Per covered family member; within 30 days of accidental injury.*†

How might you use your Personal Accident cash benefits? You decide.

Help protect yourself and your family from the unexpected. How you use your benefits is up to you! Examples include:

- Medical & recovery expenses, as outlined above... *or if some or all of your medical and recovery expenses are paid by your medical plan, you may decide to use your benefits for:*
- Home care assistance
- Child care
- Housekeeping help
- Transportation to/from appointments
- Yard work
- Anything else needed during your recovery!

If you receive initial care within 72 hours, benefits are paid directly to you for covered expenses resulting from an accidental injury.†

† *Note: Timeframes for receiving initial care and follow-up services differ in NJ, PA and WA.*

Only ONE Simple Decision Point

No confusing options – just one straightforward insurance plan.

Eligible Issue Ages: 18 through 74 (**In TN:** 18–69). This policy is guaranteed renewable to age 75.

Simply choose your Annual Benefit Bank (**In GA:** Maximum Annual Benefit Amount)

(any amount within the range shown below, in **$100** increments):

Minimum = **$2,500**

Maximum = **$15,000 for individuals or $25,000 for couples/families**

Your Annual Benefit Bank represents the total dollar amount available to you or your family for covered services rendered each calendar year. On Jan. 1 of each year, your Annual Benefit Bank will restore to its full amount. You have the flexibility to choose a Benefit Bank that matches the expected out-of-pocket expenses of your medical plan.

It's that easy! One decision to receive reliable coverage for yourself or your whole family.

Your Annual Deductible Amount = **$100**

Once the actual cost of your covered medical services exceeds $100, you'll start receiving cash benefits for the remaining expenses.

Watch your deductible disappear over time.

Disappearing Deductible

On Jan. 1 of each calendar year, your Individual Annual Deductible Amount will decrease by $20 if no benefits are eligible for payment for the previous calendar year. You must have your policy for at least three full months before we can reduce your deductible for the first time. If no benefits are eligible for payment for five consecutive calendar years, your Annual Deductible Amount will be eliminated on Jan. 1 of the next year. Once your Annual Deductible Amount reaches zero, it will not reset. If any covered services during the previous calendar year are eligible for payment, your Annual Deductible Amount 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.

Example

Mark purchased a Personal Accident Insurance policy five years ago, and has never received benefits. As a result, his deductible has decreased to zero, as shown below:

	Deductible on Jan. 1	
Year	Individual	Family
1	$100	$200
2	$80	$160
3	$60	$120
4	$40	$80
5	$20	$40
6	$0	$0

How is your Personal Accident benefit payment calculated?

If you receive care in the first 72 hours after an accidental injury, simply submit proof of claim for your actual medical and/or recovery expenses (**In ND:** non-discounted medical and/or recovery expenses). While your medical coverage pays benefits directly to the provider, you can receive cash benefit payouts, minus your $100 deductible, from your Personal Accident Insurance policy. Your Personal Accident benefit payout will be less any adjustments or discounts negotiated between your health insurance plan and providers for services you received. (**In ND:** Benefit payout will be 65% of the non-discounted medical and/or recovery expenses.)

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 $100** to supplement her medical plan. She broke her collar bone while skiing with friends and required immediate medical attention, with medical expenses totalling $8,800.

$8,800	–	$100	=	$8,700
Reimbursable Expenses		Personal Accident Deductible		Donna's Personal Accident Benefit Payout

Note: The examples shown are for illustration purposes only.

How does the Family Deductible work?

The family deductible only applies if your spouse/partner and/or children are covered 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 the $200 family deductible is satisfied, benefits will be eligible for payment for all covered family members for the rest of the calendar year, up to your Annual Benefit Bank amount. Benefits may be paid for a covered family member before the full family deductible is satisfied.

Example – Family Personal Accident Benefit Payout

Dave purchased a policy that includes coverage for his wife, Kim, and their two children to supplement his family's medical plan. He chose a shared **Annual Benefit Bank of $15,000** and an **annual individual deductible of $100** for the Personal Accident policy.

In one calendar year, each member of the family suffered an accidental injury, resulting in the benefit payout scenario shown below:

Accidental Injuries	Reimbursable Expenses		Personal Accident Deductible		Personal Accident Benefit Payout
(Dave) - Lacerated finger	$100	–	$100	=	$0
(Kim) - Sprained ankle	$1,000	–	$100	=	$900
Annual Personal Accident Family Deductible of $200 is satisfied					
(Michael) - Broken nose	$4,000	–	$0	=	$4,000
(Mandy) - Broken leg	$8,000	–	$0	=	$8,000

Total Benefit Payout: $12,900

Note: The examples shown are for illustration purposes only.

Monthly Premium Rates*

Sample Plan Design (unisex rates)

Annual Benefit Bank: $10,000

Annual Individual Deductible: $100

Self Only	with Spouse**	with Child(ren)	with Spouse** & Child(ren)
$28.53	$35.39	$41.60	$47.04

** Premium rates shown are for illustrative purposes only and may vary by state. Different Annual Benefit Bank amounts are available.*

*** Spouse means your lawfully married spouse, civil union partner, domestic partner or legal partner. (**In GA:** spouse means your lawfully married spouse)*

Talk to your agent today or visit YourLifeSecure.com for more information.

Limitations or Conditions on Eligibility For Benefits***

Exclusions: Care must be provided within the United States, its territories or possessions or Canada to be considered eligible for benefits.

No benefits of this Policy are payable when the loss is contributed to or caused by: operating, learning to operate, or serving as a crew member of any aircraft; or engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, or parasailing; or riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; or any act of war whether declared or undeclared; or voluntary participation in any riot or civil insurrection; or engaging in an illegal activity or occupation; or commission or attempt to commit an assault or felony; or suicide or attempted suicide, while sane or insane; or intentionally self-inflicted injury; or hernia of any kind; or being intoxicated or under the influence of alcohol, drugs or any narcotic unless administered and used in accordance with the instructions of a Physician.

No benefits of this Policy are payable for: any illness, loss, or condition specifically excluded from the definition of Accident; or dental care or treatment unless caused by Accidental Injury to natural teeth; or treatment for a mental or nervous disorder or disease.

**** The Limitations or Conditions on Eligibility for Benefits shown above may vary by state. The actual Limitations or Conditions on Eligibility for Benefits applicable to your policy will depend on the state in which your coverage is issued.*

This is an accident only policy and provides limited benefits.

For more information,
contact your agent or visit us at YourLifeSecure.com.

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