

Accidents happen.

Supplement your medical coverage with Accident Insurance from LifeSecure Insurance Company.



You can rely on your medical plan to provide benefits to help with medical costs if you suffer an accidental injury. However, you shouldn't have to worry about financial setbacks you didn't expect as a result of your injury. After experiencing an accident, things like lost wages, out-of-pocket expenses and the cost for help with transportation, meals, child care, or even housekeeping can all add up.

LifeSecure's Accident insurance provides cash benefits directly to you, regardless of any other insurance you have.

BENEFIT PAYOUT EXAMPLE

(for illustration purposes only, assuming a \$5,000 Benefit Bank)

\$5,100	-	\$100	=	\$5,000
Actual Expenses		Accident Deductible		Your Cash Benefit Payout

Coverage Type	Benefit Amounts Deductible: \$100 Individual / \$200 Family		
	BI-WEEKLY Payroll Deduction		
	PLAN A Benefit Bank: \$5,000	PLAN B Benefit Bank: \$10,000	PLAN C Benefit Bank: \$15,000
Self Only	\$11.13	\$14.28	\$16.36
Self + Spouse/Partner**	\$13.07	\$17.70	\$21.00
Self + Child(ren)	\$14.84	\$20.80	\$25.12
Self + Family	\$16.09	\$23.52	\$29.06

How Does It Work?

Example: You chose an Accident insurance plan with an Benefit Bank of \$5,000 to supplement your medical plan.

While walking down the stairs, you slip and break your leg, requiring immediate medical attention. Your Accident plan pays benefits based on actual medical and/or recovery expenses, taking into account adjustments or discounts your health insurance may have negotiated with your providers. The Accident insurance plan pays benefits in addition to your medical coverage.

What's Covered?

Covered medical expenses include:

Expense	Details
Ambulance	Once per accidental injury, per covered person
Initial services	Initial care must begin within 72 hours of the accidental injury
Drugs	Drugs administered in a hospital, urgent care center or physician's office accidental injury*
Physician follow-up services	Up to one visit per day, with a maximum of three visits per accidental injury*
Major diagnostic exams: CT, MRI, EEG	Covered up to \$750 per exam, limit two exams per calendar year, one per accidental injury*
Tests, X-rays, blood tests, echocardiography, electrocardiography, ultrasound	One test or one set of X-rays per accidental injury*
Surgery	Up to two surgeries per accidental injury, per covered person, must be performed within 90 days of accidental injury
Physical, occupational and speech therapy	One visit per day, with a maximum of 10 visits per accidental injury, per covered person. Visits must begin within 90 days of accidental injury and must be completed 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
Hospitalization	Includes intensive care unit, or ICU, stay

*Per covered person; within 30 days of accidental injury

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 the 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 motordriven 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.

No benefits of the 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.

THIS IS AN ACCIDENT ONLY POLICY AND PROVIDES LIMITED BENEFITS.

** The limitations or conditions on eligibility for benefits may vary by state.



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