lifesecure™

Personal Accident Insurance

with Disappearing Deductible

Policy Form Series: LS-AC-0002
LS-AC-0300 ST 02/17

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 TWO Simple Decision Points

No confusing options – just one straightforward insurance plan.

1. Choose your Annual Benefit Bank (**In GA:** Maximum Annual Benefit Amount)

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

Minimum = $**2,500**

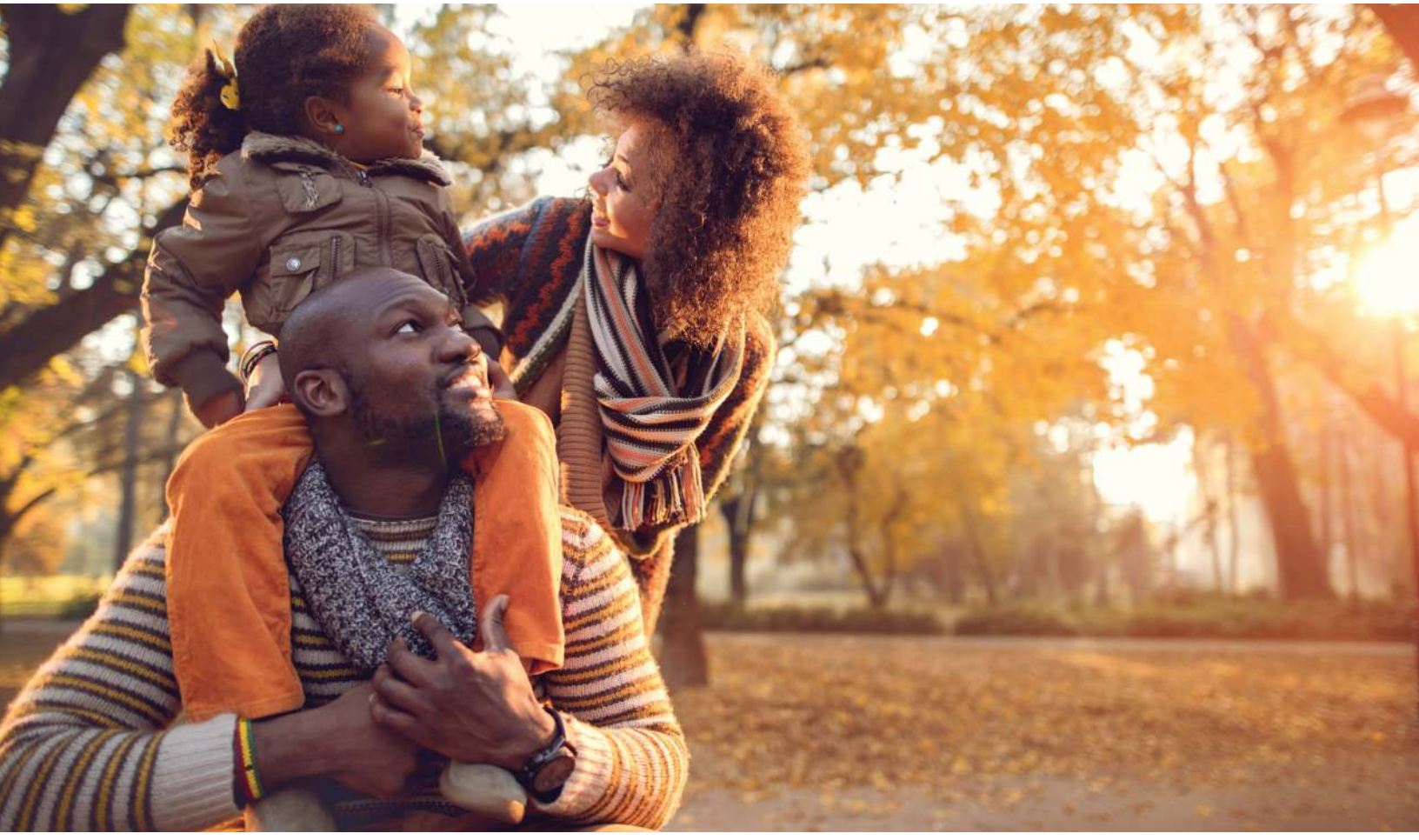
Maximum = $**15,000 for individuals or $25,000 for couples/families**

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 of choosing a Benefit Bank that matches your medical plan expected out-of-pocket expenses.

2. Choose your Annual Deductible – *then watch it disappear!* *($100, $250 or $500)*

Your Annual Deductible represents the dollar amount that an individual must incur in covered services in a calendar year before benefits are payable under the policy.

Continue reading to learn about the Family Deductible (when spouse/domestic partner and/or children are included on your policy) and the Disappearing Deductible feature.



Watch your deductible disappear over time.

Disappearing Deductible

On Jan. 1 of each calendar year, your Annual Deductible Amount will decrease by 20% if no benefits are payable for the previous calendar year. Your policy must be in force for at least three full months before the first reduction of the deductible will occur. If any benefits are payable for covered services rendered during a calendar year, your Annual Deductible Amount will reset on the following Jan. 1 to the original amount. If no benefits are payable for five consecutive calendar years, your Annual Deductible Amount will be eliminated beginning with the next calendar year. Once your Annual Deductible Amount reaches zero, it will not reset.

Example

Mark purchased a Personal Accident Insurance policy with a $500 Annual Deductible five years ago, and has never received benefits. As a result, his deductible has decreased to zero, as shown below:

Year	Deductible on Jan. 1
1	$500
2	$400
3	$300
4	$200
5	$100
6	$0

How does the Family Deductible work?

The family deductible only applies if your spouse/domestic partner and/or children are covered as dependents on your policy.

The deductible for family coverage is two-times (2X) the individual deductible amount and must be satisfied by two or more covered family members.

Example

If you select a **$100 Annual Deductible**, your family deductible would equal **$200 (2 x $100)**. Once the family deductible is satisfied, benefits would be payable for all covered family members for the remainder 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.

How is your Personal Accident benefit payment calculated?

To determine actual expenses, we will take into account the adjustments or discounts which may be negotiated between your health insurance plan and provider(s) for services received. Benefits from your Personal Accident policy pay in addition to your medical coverage. All benefits are paid directly to you based on your selected Annual Benefit Bank and Deductible amounts.

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.

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 Personal Accident Deductible of $500**; therefore, their **Family Deductible = $1,000** (2 x Annual Deductible). The family deductible would be satisfied once covered expenses for two or more family members reach $1,000.

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
(Kim) - Sprained ankle	$1,000	–	$500	=	$500
(Dave) - Lacerated finger	$200	–	$200	=	$0
(Michael) - Broken nose	$4,000	–	$300	=	$3,700
Annual Personal Accident Family Deductible of $1,000 is satisfied					
(Mandy) - Broken leg	$8,000	–	$0	=	$8,000

Total Benefit Payout: $12,200

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 and Annual Deductible 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. This policy is guaranteed renewable to age 75.

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

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