



Accident Insurance for Active Families

Affordable!
**Benefits Paid Directly to
You!**

Supplement your health insurance program with a “Personal Accident Plan”

Accidents can happen, especially with an active family. Consider supplementing your major medical plan with a Personal Accident Plan.

- ◆ An accident policy can be an affordable way to give you and your family more medical coverage and protection from out-of-pocket medical expenses related to accidents.
- ◆ Reimburses you based on your actual charges. **Not a schedule of benefits (like other companies)**
- ◆ Helps cover deductibles, co-pays and other expenses not covered by your primary major medical plan
- ◆ Pays medical benefits to you regardless of any other coverage you may have

Cost of a simple ankle fracture is approximately \$2,000.
With other accident plans, your benefit could be as little as \$250.
With the Personal Accident Plan, your benefit would be \$2,000.
(Based on \$0 deductible plan)

Sample Monthly Premium Rates Shown Below (Unisex Rates)

Monthly	Annual Benefit	Self	Self + Spouse	Self + Child(ren)	Self + Family
\$0 Annual Deductible	\$4,000	\$28.01	\$32.16	\$36.93	\$38.94
	\$10,000	\$39.24	\$49.21	\$58.87	\$67.69
	\$15,000	\$45.12	\$59.18	\$73.51	\$84.85
	\$20,000	N/A	\$64.02	\$83.61	\$95.19
	\$25,000	N/A	\$70.55	\$96.59	\$110.79

Who it's for...

Personal Accident Plan is perfect for individuals or families who want to keep insurance premiums affordable and pay less or none of the out-of-pocket medical expenses associated with a covered accident.

- ◆ Anyone who has a major medical plan with a significant deductible or large co-payments
- ◆ Anyone whose health insurance plan has limited access to health care providers
- ◆ Anyone seeking to help reduce their out-of-pocket health care expenses

The Benefits Group specializes in providing innovative solutions to businesses and their employees

Phone: (248) 299-7000 info@healthbrokers.com

**Cover the Entire Family 24 Hours a Day
 On or Off the Job Coverage
 Now includes Accidental Death and
 Dismemberment \$10,000 on Primary and
 Spouse (\$5,000 for Children)**



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