LifeSecure Insurance Company



Accident Insurance
with Accidental Death Benefit

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For Agent Use Only – Training Purposes

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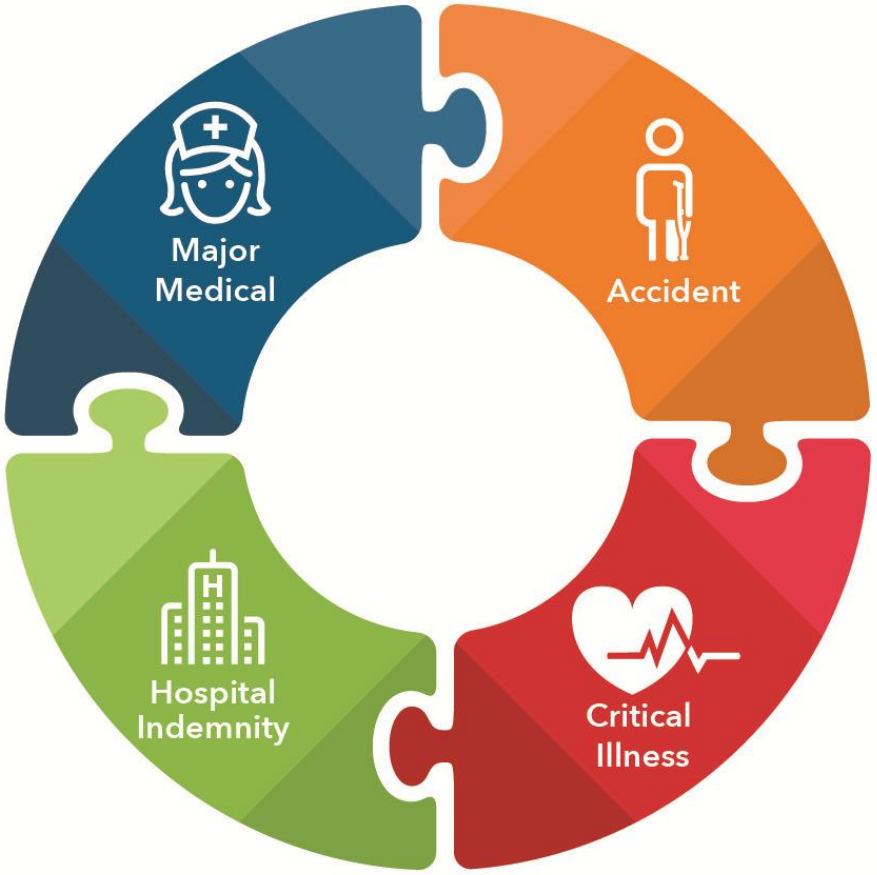
About LifeSecure

A financially strong, fast-growing, and stable company with a constant focus on innovation and new technology solutions, allowing writing agents to experience faster underwriting turnaround times to obtain ‘stickier’ sales and faster commissions

National coverage – 48 states + District of Columbia

LifeSecure was founded in 2006 as a Michigan-based insurance company

Major Medical Insurance + Supplemental Health Product Offerings



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Personal Accident Insurance

Personal Accident Insurance is an affordable plan that:



- Complements health insurance protection
- Quickly pays cash benefits following an accidental injury regardless of any other insurance
- Assists in the recovery phase with financial support to offset unexpected costs

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Did you know?

- 1 out of 7 Americans each year seeks medical care due to injuries.
- More than 90% of accidents are non-traffic related.
- About one-third of Americans struggle to pay their medical bills, including those with insurance, while 27% delay or skip getting the health care they need due to cost.
- Just one accidental injury could result in your clients reaching their health insurance deductible or out-of-pocket maximum.

Sources material available upon request.

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Why add an **Accident** insurance plan with **Health Insurance?**

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Cash benefits to offset medical deductibles, copays and other out-of-pocket costs following a qualified accident

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How can Customers use Cash Benefits?

Cash benefits from an Accident policy can be used to help offset out-of-pocket expenses, such as:

- Medical deductibles, co-pays or co-insurance
- Physical therapy/rehabilitation services
- Prescription medication
- Rent/mortgage or other daily bills
- Housekeeping help
- Transportation to/from appointments
- Childcare services
- ***Or anything else – they decide how to use their cash benefits!***

Product Offering – Personal Accident Insurance

- Guaranteed Issued – no medical questions or underwriting
- Issue Ages: 18 to 74; guaranteed renewable to age 85
  - Covers children up to age 26
- Composite, Unisex Rates for **Four** Covered Tiers:
  - Self, Self + Spouse/Partner, Self + Child(ren), Self + Family
- Reimbursement of Actual Expenses (less provider adjustments/discounts)
- 24/7 Coverage – On-the-Job & Off-the-Job
- No occupation restrictions

LifeSecure's Competitive Advantages: Accident Insurance

- LifeSecure is a leading writer of accident medical expense (AME) insurance, ranking among the top 3 carriers for individual accident sales *(LIMRA)*

- Pays cash benefits for qualified expenses based on the member's EOB *(less adjustments and discounts negotiated between the health insurance plan and providers for services received)*

- No scheduled benefits

How does Accident Insurance Work?

Choose the Annual Benefit Bank

Any amount within range, in $100 increments

- Minimum $2,500
- Maximum $15,000* for individuals
  $25,000* for couples/families



* ***In MI:*** *Maximum amounts differ*

Benefit can be used by one or all family members

Annual Deductible

- $0 or $500 (individual)
- $0 or $1,000 (family)

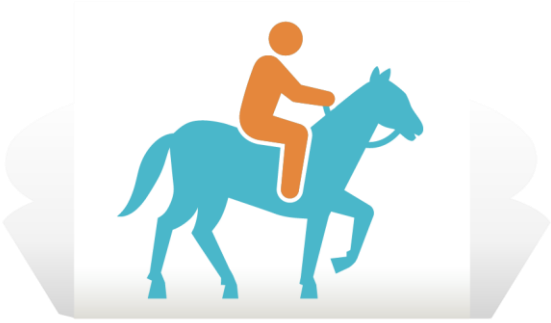
In ID & PA: *no deductible*

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Benefit Payout Example #1: Horseback Riding Accident

The claimant was horseback riding and fell from her horse. She sustained injuries to her chest and ribs.

Explanation of Benefits		
Services	**Cost of Care**	**Contracted Rate**
Drugs	$789.00	$337.38
Test & X-Rays	$2,060.00	$882.90
Emergency Services	$1,251.00	$534.94
	Amount Due:	**$1,755.22**



Annual Benefit Bank = $10,000
Remaining Benefit Bank through 12/31 = $8,344.78

PICKLEBALL ACCIDENTS HAPPEN.



Benefit Payout Example #2: Pickleball Accident

The claimant was playing pickleball with friends. While lunging to hit the ball, she stumbled, fell and fractured her shoulder, which required a trip to the emergency room and two surgeries.

Explanation of Benefits		
Services	**Cost of Care**	**Contracted Rate**
Emergency Services	$2,650.00	$1,848.00
Surgery	$1,336.00	$678.70
Injections	$1,220.64	$869.41
Surgery	$1,934.00	$757.01
Follow Up Visit	$971.00	$313.42
	Amount Due:	**$4,466.54**



Annual Benefit Bank = $10,000
Remaining Benefit Bank through 12/31 = $5,533.46

Accident Insurance *with Accidental Death Benefit*
Sample Monthly Premiums

$5,000 Annual Benefit Bank	
Self	$29.36
Self + Spouse	$33.77
Self + Child(ren)	$39.46
Self + Family	$42.62

$10,000 Annual Benefit Bank	
Self	$38.07
Self + Spouse	$47.73
Self + Child(ren)	$57.10
Self + Family	$65.66

$15,000 Annual Benefit Bank	
Self	$43.77
Self + Spouse	$57.40
Self + Child(ren)	$71.31
Self + Family	$82.30

$25,000 Annual Benefit Bank	
Self	n/a
Self + Spouse	$68.44
Self + Child(ren)	$93.69
Self + Family	$107.47

Note: Premiums and eligible issue ages vary in certain states. Rates shown are for the $0 Deductible option.

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Important Time Limits



Within **one week** of accident – must receive initial care
*(**In CA:** 30 days; **In IN, VT & WA:** one year; **In NJ:** 90 days)*



Within **30 days** of accident – major diagnostic exams must occur *(**In NJ:** 90 days; **In WA:** one year)*

- One per accident, per covered family member
- Two per year, per covered family member.
- Up to $750 per exam

Note: Timeframes and limits differ in certain states

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Payout Example: Accidental Death Benefit

Benefits pay if death occurs within 90 days of the covered accident

	Accidental Death Benefit Payouts
For you	$10,000
For your spouse/partner	$10,000
For each dependent child	$5,000



Note: Timeframe differs in certain states

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What Services does Accident Insurance Pay Benefits for?

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

* *Per covered family member; within 30 days of covered accident.*

Note: Services and timeframes vary by state.

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Accident Insurance – Optional Benefit Rider

Available in GA, MD, MI & NC

Sickness or Illness Lump Sum Hospital Admission

- $1,000 or $2,000 Benefit Payout *(one per calendar year, per covered family member)*
- Requires simplified issue U/W
- Not payable for hospital confinements due to accidental injuries or for treatments in observation units
- Exclusions and pre-existing conditions raitations apply

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LifeSecure Accident Insurance **Recommended Pairings with Health Plan**	**For clients enrolled in a health plan with:** **Deductibles:** **$7,000 INDIVIDUAL** **$14,000 FAMILY**
	MONTHLY PREMIUMS – ACCIDENT INSURANCE
Suggest the Benefit Bank amount that matches their health plan's **INDIVIDUAL DEDUCTIBLE.**	**Accident Insurance:** **Benefit Bank $7,000** **Monthly Premium** **Self Only:** **$31.88**
FOR MEMBERS WITH DEPENDENTS Suggest a Benefit Bank amount that matches their health plan's **FAMILY DEDUCTIBLE.**	**Accident Insurance:** **Benefit Bank $14,000** **Monthly Premiums** **Self + Spouse:** **$54.12** **Self + Child(ren):** **$66.51** **Self + Family:** **$76.68**

NOTE: LifeSecure Accident Insurance monthly premiums vary by state.
Monthly premiums shown are for the $0 deductible plan.

YOU'VE HAD AN **ACCIDENT**

NOW WHAT?



- Following an accident, you **MUST** receive initial care within the time frame shown in your policy (see "Eligibility and Claims Process")
- The injury must be due solely to an accident while this policy is in force
- File the claim within **120 days*** of the accident or related service
  ** Timeframe differs in certain states - refer to your policy*

OBTAIN A CLAIM FORM!

Call:
888-575-8246

Download:
www.YourLifeSecure.com
Login to Policyholder Portal;
Go to "How to File a Claim"

START GATHERING INFORMATION.

See the back for very helpful tips.

For each physician/facility/service provider, you will need to submit:

Explanation of Benefits (EOB) from your primary insurance provider for each itemized bill. Why? We need to review any provider discounts that may have been applied to your claim.

Copies of all itemized bills (may also be referred to as detailed invoice) from the hospital, doctor, urgent care or accident service provider. You may need to specifically request such copies from your provider.

Medical notes & records (may also be referred to as Physician's Report with notes) so that we can confirm that your treatment was related to an accident. NOTE: required only if Physician is not completing Section E of the Claim Form.

BE SMART!

Fill out the claim form properly.

- Make sure you have the right documents.
  Are you missing any EOBs & matching itemized bills for any treatment?
  If so, contact the facility and insurance carrier.

Competitive Hot Points:
Personal Accident *with Accidental Death Benefit*

① **Guaranteed issue** – no underwriting

② **$0 deductible option** – benefit payouts begin sooner

③ **Reimbursement model** – higher payouts than scheduled benefits

④ **24/7 benefits** – on-the-job and off-the-job coverage

⑤ Benefits pay in addition to any other insurance, including workers comp

⑥ **Perfect for families** with young and active children

⑦ **Great for senior clients** – Guaranteed Renewable to age 85

⑧ **Lump-sum cash benefit** – in the event of a covered accidental death



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Marketing Materials

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Personal Accident Insurance
with Accidental Death Benefit



LS-AC3-0300 ST 05/20

Policy form series: LS-AC-
Generati

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Plan-at-a-Glance
Personal Accident Insurance
with Accidental Death Benefit

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.

Accident Medical Expense Benefits – Standard Features

Eligible Issue Ages: 18 through 74. This policy is guaranteed renewable to age 85.

Choose your Annual Benefit Bank: (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.

Choose your Annual Deductible

- **$0**

  OR

- **$500** – Once the actual cost of your covered medical services exceeds $500, you'll start receiving cash benefits for the remaining expenses. Your individual deductible resets to $500 on Jan. 1 each year.

  If you select the **$500 individual deductible** and your spouse/partner and/or children are covered as dependents on your policy, the annual **family deductible is $1,000** and must be satisfied by two or more covered family members.

  Once the $1,000 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.

Benefit Payout: If you receive care within one week of a covered accident, simply submit proof of claim for your actual medical and/or recovery expenses. While your medical coverage pays benefits directly to the provider, you can receive cash benefit payouts, minus your deductible (if any) 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.

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 $500** to supplement her medical plan. She broke her collar bone while skiing with friends and required immediate medical attention, with reimbursable medical expenses totalling $8,800.

Reimbursable Expenses	–	Personal Accident Deductible	=	Donna's Personal Accident Benefit Payout
$8,800		$500		$8,300

Note: The example shown is for illustration purposes only.

LS-AC3-0307 ST 05/20

Policy form series: LS-AC-0003
Generation 3.0

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Simplicity of Doing Business

① Combined quote/application tool – quote and apply for 3 ancillary products in 1 sitting

② Clients can sign applications remotely via text or email

③ No application fees

④ Automatic premium payment via EFT or credit card on policyholder's preferred draft date

⑤ Paperless policy delivery option via email

⑥ Fast and easy turnarounds

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Simplicity of Doing Business: Combo Quotes & Application



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Averages for Q2 2026

Accident, Critical Illness & Hospital Indemnity Insurance

- ☑ Policies issued in less than 1 day*
- ☑ Approved claims paid in less than 1 day

Long Term Care Insurance

- ☑ Policies issued in less than 1 day*
- ☑ Approved claims paid in less than 2 days

Service to Agents & Policyholders

- 100% Agent and Policyholder Portal availability – outside planned maintenance downtime
- 82% of callers reach a live member of our Policyholder Support team on their first attempt
- 95% of callers reach a live member of our Agent Support team on their first attempt
- Agent calls are answered in an average of 14 seconds
- Policyholder calls are answered in an average of 37 seconds

** Based on applications in good order to issue*

Let's talk about how our exceptional service can help you write more business.
866.582.7701 • agentsupport@yourlifesecure.com • www.YourLifeSecure.com

Thank You

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Agent Support

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Questions?

