

Why Personal Accident Insurance?

HDHP + PAi



Extra protection

&

Lower premiums
for your clients



Rich health plans with low deductibles may not always be the best fit for your client. Pairing Personal Accident Insurance (PAi) with an HDHP can be an affordable way to extend their protection at a lower cost, keeping money in their pocket – and filling yours with extra commissions.

For Example: your client selects a health insurance plan with **LOWER PREMIUMS**

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Higher Deductibles
Higher Co-pays
Higher Out-of-Pocket Maximums



But, coverage gaps like these can cause a significant financial setback after an accidental injury.

Provide your clients with an affordable way to help:

- Safeguard against the financial impacts of unexpected bills
- Offset medical deductible and other out-of-pocket costs
- Bridge gaps in coverage with cash benefits, regardless of any other insurance
- 24/7 benefits: On-the-job & Off-the-job coverage; no coordination of benefits



Your Client

Traditional Health Plan

vs.

HDHP + PAI



\$4,350 Family Deductible

HDHP: \$8,500 Family Deductible

PAi: \$25,000 Annual Benefit Bank for entire family (with a \$0 Deductible)

Monthly Premium

\$1,536*

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\$1,308**

Savings = \$228

Run a quote in your area to see if this approach might work for your clients!

NOTE: Accident insurance provides cash benefits for covered accidental injuries only, it is not for care associated with illnesses or other medical conditions.

* Sample quote based on husband/wife age 45 with 2 children, as of January 2017. For illustrative purposes only.

** PAi premium included in total. Additional plan designs available – refer to LifeSecure's Monthly Premium Rates for Personal Accident Insurance. Rates vary by state.



Example: Personal Accident Insurance — Benefit Payout



Joe breaks his leg while playing basketball and requires immediate medical attention.

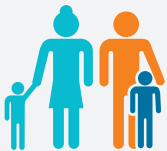


After paying his \$2,800 medical deductible, Joe is also responsible for other out-of-pocket costs exceeding what his health plan covered, including X-rays, an ER visit, follow-up appointments, rehab & prescriptions.



Cash benefits from Joe's PAi plan, which are based on actual expenses that appear on his health plan EOB, can be used to pay for many out-of-pocket costs & help offset his medical deductible.

Who should consider Personal Accident Insurance?



- Active families, especially those with children in sports
- People looking for a cost-effective strategy to save money with an HDHP and protect themselves from unexpected costs following an accidental injury



What is Personal Accident Insurance?

- While a medical plan provides benefits to help with medical costs, accident insurance provides cash benefits to help pay for unexpected out-of-pocket expenses, medical deductibles & co-pays.
- Guaranteed Issue – No Underwriting
- Includes Accidental Death Benefit

Sample Monthly Premiums[†]

Annual Benefit Bank w/\$0 Deductible	Self	Self + Spouse	Self + Child(ren)	Self + Family
\$5,000	\$22.20	\$26.04	\$29.59	\$32.08
\$10,000	\$28.53	\$35.39	\$41.60	\$47.04
\$15,000	\$32.74	\$42.03	\$50.29	\$58.18
\$25,000	N/A	\$51.35	\$62.83	\$74.86

[†]Issue ages & rates vary by state