lifesecure™

Personal Accident Insurance | New Jersey

with Accidental Death Benefit

Why Personal Accident Insurance?

Scan this QR code with your mobile device or click to watch a short video.

LS-AC3-0300 NJ 01/25

Policy form series: LS-AC3-0003 NJ Generation 3.0

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 medical 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 7 Americans each year seeks medical care due to injuries.[1]
- More than 90% of accidents are non-traffic related.[1]
- Falls are the leading cause of accidental injuries among Americans in almost every age group.[1]
- More than 2.6 million children under the age of 19 are treated in emergency departments each year for sports and recreation-related injuries.[2]

1 *National Safety Council, Injury Facts, 2019*
2 *Centers for Disease Control and Prevention, February 2019*

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 covered accident, per covered family member)
- initial services (received **within 90 days 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 within 90 days of covered accident)
- 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 90 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 must be completed within six months of covered accident)
- durable medical equipment (rental or purchase of qualified equipment prescribed within 90 days of covered accident)

* *Per covered family member; within 90 days of covered accident.*

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 90 days of an accident, cash benefits are paid directly to you for qualifying medical expenses needed to treat your injury.

No confusing options – just one straightforward insurance plan.

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 deductible resets to $500 on Jan. 1 each year.

How is your Personal Accident benefit payment calculated?

If you receive care within 90 days 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.

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

Note: The examples shown above are for illustration purposes only.

How does the Family Deductible work?

NOTE: The family deductible ONLY applies if you select the $500 deductible and your spouse/partner and/or children are covered as dependents on your policy.

The annual deductible for family coverage 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.

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 $10,000** and an **annual individual deductible of $500** for the Personal Accident policy.

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
(Dave) - Lacerated finger	$600	−	$500	=	$100
(Kim) - Torn ligament	$1,400	−	$500	=	$900
Annual Personal Accident Family Deductible of $1,000 is satisfied					
(Michael) - Broken nose	$3,000	−	$0	=	$3,000
(Mandy) - Broken leg	$8,000	−	$0	=	$6,000

Total Benefit Payout: $10,000

Note: The examples shown are for illustration purposes only.

Accidental Death Benefit

Following the loss of a loved one, families often face final expenses, medical bills and other unexpected costs. In the unfortunate event that an accidental injury results in the death of a covered family member, your Personal Accident Insurance policy will pay a lump sum cash benefit to provide additional financial support when it's needed the most.

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

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

Monthly Premium Rates*

Sample Plan Design (unisex rates)

Annual Benefit Bank: $10,000

Annual Individual Deductible: $500

Self Only	with Spouse**	with Child(ren)	with Spouse** & Child(ren)
$32.33	$41.75	$50.49	$58.94

** Premium rates shown are for illustrative purposes only. Different Annual Benefit Bank amounts and deductible choices are available.*

*** Spouse means your lawfully married spouse, civil union partner, domestic partner or legal partner.*

Talk to your agent today or visit YourLifeSecure.com for more information.

Limitations or Conditions on Eligibility 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 any act of war whether declared or undeclared; or voluntary participation in any riot or civil insurrection; or commission of or attempt to commit a felony or being engaged in an illegal occupation; or suicide or attempted suicide, while sane or insane; or intentionally self-inflicted injury; or being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.

No benefits of this Policy are payable for: any illness, loss, or condition specifically excluded from the definition of Accidental Injury; or dental care or treatment unless caused by Accidental Injury to natural teeth; or treatment for a mental or nervous disorder or disease; or treatment for drug addiction.

This is an accident only policy and provides limited benefits and does not contain comprehensive adult wellness benefits as defined by law.

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

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