Plan-at-a-Glance | Michigan

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 = **$25,000 for individuals or $50,000 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** – not available for Benefit Banks over $15,000 (individuals) or $25,000 (couples/families)

  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.

Optional Benefit Rider

This rider offers additional protection against other expenses you might face following a hospital admission. You may add this rider to your Personal Accident Insurance policy for an additional premium. Benefit payouts are available per covered family member.

Sickness or Illness Lump Sum Hospital Admission: *This rider requires simplified issue underwriting.*
You choose a **$1,000 or $2,000 Benefit Payout** (one per calendar year)

Note: This benefit is not payable for hospital confinements due to accidental injuries or for treatments in observation units. Please refer to the Rider document for information on exclusions and pre-existing conditions limitations.

What type of services does Personal 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)
- 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)
- prosthetic devices (must be received within one year of covered accident)

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

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.

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 engaging in any "willful criminal activity", at the level of misdemeanor or a felony; or commission of or attempt to commit a felony or to which a contributing cause was the Covered Person being engaged in an illegal occupation or other willful criminal activity; or hernia of any kind.

Willful criminal activity includes but is not limited to operating a vehicle while intoxicated in violation of Michigan law, or similar law in a jurisdiction outside of this state, or operating a methamphetamine laboratory as defined by law. Willful criminal activity does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony.

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

This is an accident only policy and provides limited benefits.

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

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