



## Accident – issue ages 18-74<sup>†</sup>

Cash benefits reimburse actual qualified medical expenses\*

- No medical underwriting
- AME model higher benefit payouts than most scheduled benefit plans
- \$0 deductible option

<sup>\*</sup> Benefit payouts are less adjustments or discounts negotiated between health insurance plans and providers, as detailed on the Explanation of Benefits.



## Critical Illness – issue ages 18-70<sup>†</sup>

Lump sum cash benefits for diagnosis of a serious disease

- Nine covered conditions, including skin cancer
- Unlimited lifetime benefit maximum
- Simplified issue up to \$20,000\*\* benefit amount, in most states

<sup>\*\*</sup> Higher benefit amounts are available with additional underwriting.



## Hospital Indemnity – issue ages 18-85<sup>†</sup>

Cash benefits following a hospital stay or observation

- Guaranteed issue ages 64.5 66, in most states
- Daily Benefit Amounts up to \$900, in most states
- Guaranteed renewable for life



**Accident • Critical Illness • Hospital Indemnity** 

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† Issue ages and product features vary by state. Products have exclusions and limitations.
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