

# Plan-at-a-Glance | North Dakota

## Personal Accident Insurance

**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.

### Standard Features

**Eligible Issue Ages:** 18 through 74. This policy is guaranteed renewable to age 75.

**Annual Benefit Bank Amount:** You choose an amount within the range 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.

**Annual Deductible Amount: \$100**

Once the actual cost of your covered medical services exceeds \$100, you'll start receiving cash benefits for the remaining expenses.

### Disappearing Deductible Feature

On Jan. 1 of each calendar year, your Annual Deductible Amount will decrease by \$20 if no benefits are eligible for payment for the previous calendar year. You must have your policy for at least three full months before we can reduce your deductible for the first time. If no benefits are eligible for payment for five consecutive calendar years, your Annual Deductible Amount will be eliminated on Jan. 1 of the next year. Once your Annual Deductible Amount reaches zero, it will not reset. If any covered services during the previous calendar year are eligible for payment, your Annual Deductible Amount will reset on the following Jan. 1 to the original amount.

### Family Deductible - when spouse/domestic partner and/or dependents are included

The **annual deductible for family coverage** is **\$200** and must be satisfied by two or more covered family members.

Once the \$200 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 in the first 72 hours after an accidental injury, simply submit proof of claim for your medical and/or recovery expenses. While your medical coverage pays benefits directly to the provider, you can receive cash benefit payouts, minus your \$100 deductible, from your Personal Accident Insurance policy. Your Personal Accident benefit payout will be 65% of the non-discounted medical and/or recovery expenses.

**What type of services does Personal Accident Insurance pay benefits for?**

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

**Example - Individual Personal Accident Benefit Payout**

Donna chose a Personal Accident Plan with an **Annual Benefit Bank of \$10,000** to supplement her medical plan. She broke her collar bone while skiing with friends and required immediate medical attention, with non-discounted medical expenses totalling \$8,800. The reimbursable amount equals 65% of the total. (\$8,800 X 65% = \$5,720)

Reimbursable Amount	-	Personal Accident Deductible	=	Donna's Personal Accident Benefit Payout
\$5,720		\$100		\$5,620

*Note: The example shown is for illustration purposes only.*

**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 voluntary participation in any riot or civil insurrection; or engaging in an illegal activity or occupation; or commission or attempt to commit an assault or felony; or suicide or attempted suicide, while sane or insane; or intentionally self-inflicted injury; or hernia of any kind; or being intoxicated or under the influence of alcohol, drugs or any narcotic unless administered and used in accordance with the instructions of a Physician.

**Benefits under this Policy are not payable for:** any illness, loss, or condition specifically excluded from the definition of Accident; or 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](http://YourLifeSecure.com)**