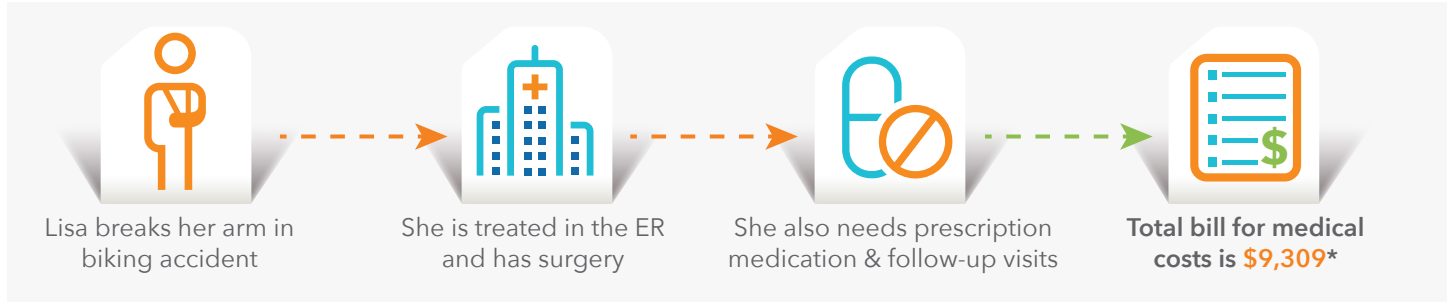
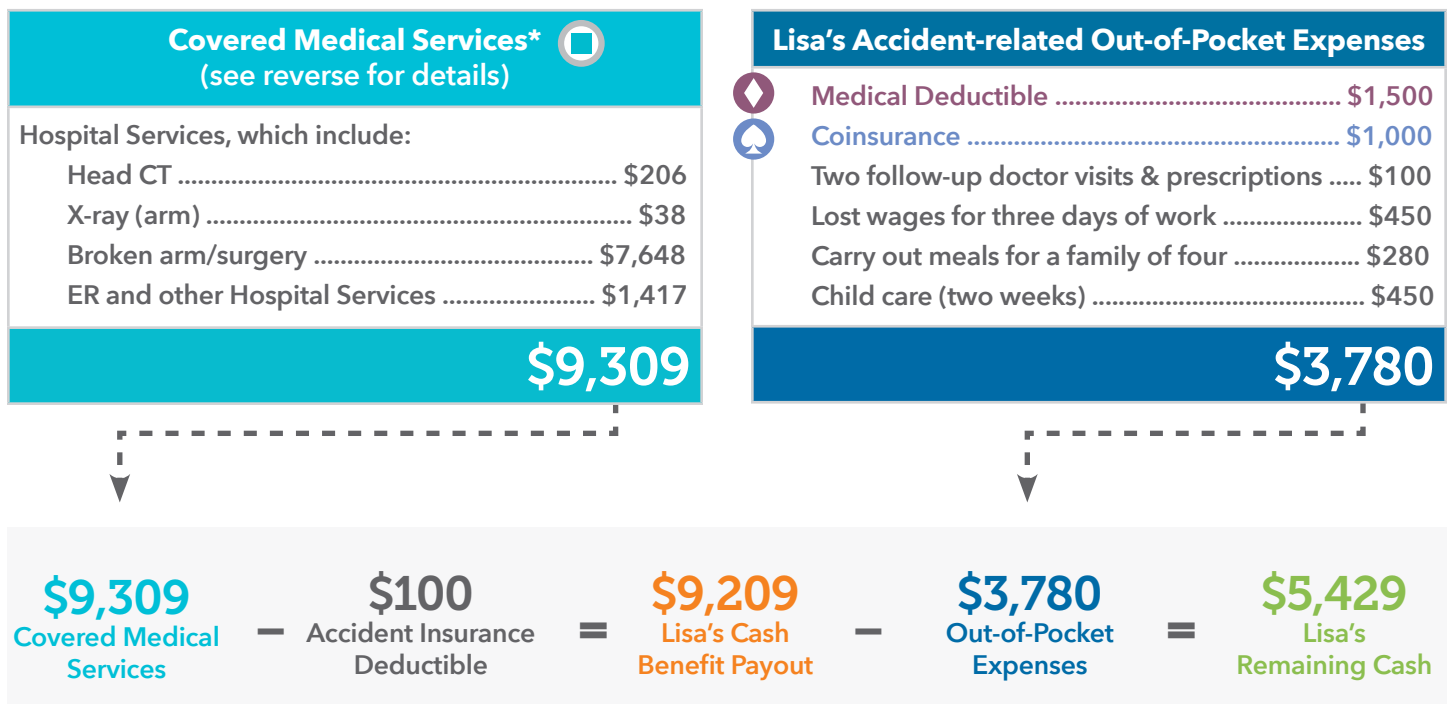


LifeSecure's Accident Insurance – Benefit Payout Example



LifeSecure's Accident Insurance pays **cash benefits** based on actual medical and/or recovery expenses* regardless of any other insurance you have. While your health plan covers certain medical costs after an accidental injury, your Accident Insurance benefits extend protection to help with unexpected out-of-pocket expenses (up to your Annual Benefit Bank amount).



Thanks to Lisa's Accident Insurance with a \$15,000 Annual Benefit Bank, she can use her benefit payout to help cover her out-of-pocket expenses and still have **\$5,429** left to help offset any additional expenses. Plus she has more than **\$5,600** available in her Benefit Bank, should she suffer another accidental injury within the calendar year.

* Benefits pay the amount charged for covered services, less any adjustments and discounts negotiated between the health insurance plan and providers for services received, as detailed on the Explanation of Benefits (EOB).

** Examples shown are for illustrative purposes only.

See next page to find these amounts on Lisa's health insurance Explanation of Benefits.



HEALTH INSURANCE EXPLANATION OF BENEFIT PAYMENTS
THIS IS NOT A BILL

Statement Date: 01/27/17

Claim Summary (for Claim Detail, see below)

Hospital, Doctor or Other Health Care Provider	Total Charges	Discount*	Blue Cross Paid	Insurance Paid	Amount You Pay
ABC HOSPITAL	\$16,292	– \$6,983	– \$6,809	– \$0	= \$2,500

* Blue Cross discounts are negotiated with hospitals, doctors and other health care providers which saves you money.

Summary of Deductibles and Out-of-pocket Maximums

(These totals are based on our information to date and may not reflect all outstanding claims)

BENEFIT PERIOD:

Jan. 01, 2017 through Dec. 31, 2017

In-network out-of-pocket maximum:	\$6,600		
Combined amount applied to date:	\$2,500		
Drug amount applied to date:	\$0		
In-network deductible:	\$3,000	In-network deductible:	\$1,500
Amount applied to date:	\$1,500	Amount applied to date:	\$1,500
		<i>Patient deductible is met.</i>	

Statement Date: 01/27/17

Summary of Deductibles and Out-of-pocket Maximums

(These totals are based on our information to date and may not reflect all outstanding claims)

BENEFIT PERIOD:

Jan. 01, 2017 through Dec. 31, 2017

Totals for:		Totals for:	
In-network co-insurance maximum:	\$2,000	In-network co-insurance maximum:	\$1,000
Amount applied to date:	\$1,000	Amount applied to date:	\$1,000
		<i>Patient maximum is met.</i>	

Statement Date: 01/27/17

Claim Detail

Provider Name: ABC Hospital	Total Charge.....	\$16,292
Provider Status: PARTICIPATING	Amount approved for this service.....	\$9,309
Service Dates: 01/14/17 to 01/15/17	In-network deductible you pay.....	– \$1,500
Service Type: HOSPITAL SERVICES	Co-insurance you pay.....	– \$1,000
	Insurer paid this provider on 01/27/17.....	\$6,809
	Insurer discount.....	+ \$6,983
	Total Covered.....	\$13,792
	Amount You Pay.....	\$2,500

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