

# Accimed

Underwritten by



The valuable investment of Accimed can help lessen the financial burden of devastating and unpredictable accidents.

| Accimed 2,500    | Accimed 5,000    | Accimed 7,500    | Accimed 15,000   |
|------------------|------------------|------------------|------------------|
| \$100 Deductible | \$100 Deductible | \$250 Deductible | \$250 Deductible |

| INSURANCE BENEFITS           |   |   |   |   |
|------------------------------|---|---|---|---|
| Accident Medical Expense*    | + | + | + | + |
| Accidental Death             | + | + | + | + |
| LIFESTYLE WELLNESS DISCOUNTS |   |   |   |   |
| Travel Services              | + | + | + | + |
| Consumer Protection          | + | + | + | + |
| HealthCare                   | + | + | + | + |
| Retail Store & Gifts         | + | + | + | + |
| Dining & Entertainment       | + | + | + | + |
| Family Benefits              | + | + | + | + |

\*Subject to a \$100 deductible for Accimed 2,500 and 5,000 and \$250 deductible for AcciMed 7,500 and 15,000, if the policy holder has primary medical insurance coverage. If the Insured Person is not covered under a primary Health Care Plan, we will pay benefits on a primary basis and a deductible of \$2,000 for Accimed 2,500 and a \$2,500 deductible for Accimed 5,000, 7,500, 15,000 will apply to this benefit.

## ACCIDENT MEDICAL EXPENSE

Our benefit options work to compliment your existing health coverage. Following a covered accidental injury, simply submit a claim. Accimed will cover the excess expense up to your elected benefit amount (\$2,500, \$5,000, \$7,500, or \$15,000)\*. If you're accident prone, as long as the accident is covered, we can help reduce the out-of-pocket expenses you may incur by paying any excess amount your health care plan won't cover, up to your maximum allowed benefit.

## ACCIDENTAL DEATH & DISMEMBERMENT

Our benefit plans will help you prepare for the unexpected. In the unfortunate event that the insured were to suffer a dismembered limb or pass away due to a covered accident, the Accimed will pay the elected benefit amount to your listed beneficiary, based on the schedule of benefits.

## LIFESTYLE WELLNESS BENEFIT DISCOUNTS

As a Member of the L.I.F.E. Association, you will gain access to many services and programs that are not available to the general public. You will find that you are able to S-T-R-E-T-C-H many of the dollars you currently spend. The more you utilize your L.I.F.E. Association Benefits, the more you will save due to the comprehensive benefits offered.



## ACCIDENT MEDICAL EXPENSE

If an insured person suffers from a Covered Injury and receives treatment within 30 days of the Covered Accident, the insurance company may pay up to the elected benefit amount for eligible medical expenses related to the accident. Covered Medical Services will be paid to the extent they are in excess of amounts payable by any other Health Care Plan, regardless of any coordination of benefits provision contained in the health care plan.

All subsequent treatments must be incurred within 26 weeks of the Covered Accident. Subject to a \$100 - \$250 deductible (based on the plan selected) per occurrence if currently insured. If not insured, a \$2,000 deductible for Accimed 2500 and a \$2,500 deductible for all other levels will be applied. Deductible will be withheld from any benefit amount paid for the Accident Medical Expense. This applies to each Insured Person and each accident.

## ACCIDENT DISMEMBERMENT BENEFIT

The plan provides a benefit payout (% of the face amount) in the event of Accidental Dismemberment. The benefit amount for these covered injuries will be a percentage (ranging from 25%-100%), depending on the specific injury. This is a limited benefit policy and does not cover losses related to sickness - it only covers losses that are related to accidents. AcciMed will pay the percentage of the Principal Sum shown below for the covered loss.



| DISMEMBERMENT BENEFIT FOR THE LOSS OF:           | Percent of Face Amount |
|--|------------------------|
| Both Hands                                       | 100%                   |
| The Entire Sight of Both Eyes                    | 100%                   |
| One Hand and One Foot                            | 50%                    |
| One Hand or One Foot and Entire Sight of One Eye | 50%                    |
| One Hand or One Foot                             | 50%                    |
| Speech and Hearing in Both Ears                  | 100%                   |
| Speech or Hearing in Both Ears                   | 50%                    |
| Hearing in One Ear                               | 25%                    |
| Thumb and Index Finger of Same Hand              | 25%                    |
| All the Toes of the Same Foot                    | 25%                    |

## ACCIDENT DEATH BENEFIT

The Accimed plan provides a benefit payout for a death resulting directly from a covered accidental injury, independent of any other causes. The benefit payout is subject to the schedule of benefits (100% benefit to the insured; 50% benefit to a covered spouse; 25% benefit to any covered children) and the death must occur within 180 days of the Covered Accident.

|         | Benefit \$2,500                              | Benefit \$5,000 | Benefit \$7,500 | Benefit \$10,000 |
|---------|--|-----------------|-----------------|------------------|
|         | <b>Amount Payable of chosen Face Benefit</b> |                 |                 |                  |
| Primary | 100 %  |                 |                 |                  |
| Spouse  | 50 %   |                 |                 |                  |
| Child   | 25 %   |                 |                 |                  |

24 hour coverage provided.



## LIFESTYLE WELLNESS BENEFIT DISCOUNTS

L.I.F.E Association is a non-profit "members only" association that provides access to special privileges which empower its members with choices that can positively impact their day-to-day lives.

### Travel Services:

The lowest guaranteed pricing with the highest quality concierge service available anywhere.

### Consumer Protection:

Prevent. Protect. Prevail! The power to protect your identity and secure your personal information is easy. Now you can enjoy even more peace of mind knowing your personal information and purchases\* are safe and secure.

\*Most purchases are automatically covered within our 90-day Purchase Protection and Extended Repair Warranty programs. See details and restrictions at [www.lifestyleinnovations.org](http://www.lifestyleinnovations.org)

### Healthcare:

In today's age of healthcare, many families cannot afford adequate healthcare coverage. To address these needs, Lifestyle Innovations offers members access to a variety of programs and services designed to maximize the value of our member's healthcare dollars. Included are Call MD, Call MD Online, Monthly e-Healthcare Newsletter, Hospital Negotiations, Direct Labs, Diagnostic Facility Negotiations, Senior Medical Alert, File MD and Family Keys.

### Retail Store and Gifts:

Lifestyle Innovations will help you get more for less with substantial savings at many of the best stores in town. What could be better than the latest fashions, gifts and accessories with money left in your pocket? For a complete listing of retailers, visit us online.

### Dining and Entertainment:

Enjoy a night out on the town with family and friends and save with special discounts from your favorite local restaurants, movie theaters and more! With Lifestyle Innovations a night out can be less expensive than staying in. Adventure, excitement and thrills for the whole family for less! The greatest theme parks, major attractions, and ski resorts in the nation are yours to enjoy at special-admission pricing for members only.

### Family Benefits:

Savings and even more savings! You and your family are entitled to special offers and rebates on all of the major wholesale club memberships, as well as savings on groceries at your local supermarket. Benefits include discounts on office and school supplies, a student grant locator program and so much more. Don't forget about the other members of your family – your pets. Our Family Benefits help you get special group rates on pet insurance. Medical and Wellness plans can save you up to 15% on coverage. The plans cover accidents, common illnesses, surgeries, hereditary conditions and more. Best of all, it works with any veterinarian.

Lifestyle Wellness Benefits and Discounts are NOT insurance.