

# Do You Have a Plan for Unexpected Medical Events?



### Individual & Worksite products that provide cash benefits

- Accident Insurance is designed to help with unexpected costs resulting from an accidental injury.
- Critical Illness Insurance is designed to help ease financial setbacks following the diagnosis of a serious disease.
- Hospital Recovery Insurance is designed to help with unexpected costs following a hospital stay so you can focus on your recovery.

### **About LifeSecure**

LifeSecure Insurance Company was founded in 2006 as a Michigan-based insurance company, which quickly expanded to a national presence. LifeSecure is dedicated to providing a different kind of insurance experience to help create a better future for our customers.

LifeSecure is currently licensed in 49 states and the District of Columbia.

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All products underwritten by LifeSecure Insurance Company — Brighton, MI. Product features, exclusions and limitations vary by state. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Products may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company. The products shown are limited benefit policies.





## **Accident Insurance**

Health Insurance plans provide benefits to help with medical costs associated with accidental injuries. Complement your Health Insurance and help protect your hard-earned wages and savings with Personal Accident Insurance!

**Accident Insurance** provides cash benefits regardless of any other insurance you have, less any adjustments or discounts negotiated between your health insurance plan and providers.

LifeSecure reimburses for covered medical and recovery expenses, including:

- Ambulance Transportation
- Urgent Care Center or Physician's Office Visits
- Test and X-rays
- Certain Equipment and Devices
- Surgery
- Emergency Room
- Hospitalization
- Rehabilitation Therapy

# **Critical Illness Insurance**

This insurance plan provides benefits that can supplement your medical coverage and help with expenses that traditional health insurance doesn't cover, enabling you to focus on recovery.

**Critical Illness Insurance** provides a lump-sum cash payment when you're diagnosed with a serious disease to help ease the strain on your family finances.

#### Covered diseases include:

- Heart Attack
- Stroke (CVA)
- Coronary Artery Disease
- Invasive Cancer (Sometimes referred to as infiltrating cancer)
- Carcinoma in Situ (Stage 0 and /or TisN0M0)
- Prostate Cancer
- Skin Cancer
- End Stage Renal Failure (Stage 5 Chronic Kidney Disease)
- Major Organ Failure



## Hospital Recovery Insurance

Health Insurance plans provide benefits to help with medical costs during a hospital stay. Extend your protection and help offset large deductibles and co-pays with Hospital Recovery Insurance!

Hospital Recovery Insurance provides cash benefits, regardless of any other insurance you may have, to assist in the recovery phase following a hospital stay (including treatment in an observation unit, in certain states.)

### Optional benefit riders include:

- Emergency Room & Ambulance Benefit
- Major Diagnostic Exam Benefit
- Rehabilitation Facility Benefit

Benefits may be used to supplement health coverage and help offset large deductibles and co-pays.