



Meet Kyle and Kole

Kyle is watching his son Kole start his varsity football years. As a parent, he worries about Kole getting injured, but is also concerned about the financial impact:

- With a large deductible and co-pays, bills could add up quickly.
- Even after health insurance, there will still be some medical bills left to pay.
- Extra money may be needed to pay for physical therapy or other treatments.

Fortunately, Kyle purchased an **Accident Insurance Complete Plan** to protect Kole and their budget.



Kyle chooses coverage to help protect Kole if he has an accidental injury.

\$11.14/mo.
for the Complete Plan
with 24-Hour Coverage



Kole breaks his leg during the last game of the season. He was:

- Taken by ambulance to the emergency room
- Examined by the doctor
- · Given an X-Ray of his lower leg
- · Taken into surgery to realign his broken bones
- Admitted for a one-day hospital stay
- Given a prescription for a scooter, which was rented from a local vendor
- Seen by the doctor during two follow-up visits
- Given 6 physical therapy appointments

Kyle filed claims online after each of Kole's treatments. The cash benefits were direct deposited into his bank account.



Kyle makes a claim for Kole's accident and receives the following cash benefits:

Ground Ambulance to Hospital	\$400
Initial Accident Treatment	\$200
X-Ray	\$60
Fracture of lower leg	\$3,300
Hospital Admission	\$2,000
Hospital Confinement	\$400
Inpatient Surgery with Anesthesia	\$2,000
Appliance (rental of scooter)	\$100
Follow-up Treatment (2 per accident)	\$200
Rehabilitative Therapy (6 per accident)	\$360
Organized Sports Injury	\$1,000

Total Benefits Paid: \$10,020

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Meet Lesley & Her Family

Lesley, 35, is married and a mother of two. Their family leads an active lifestyle and she worries what unexpected medical bills might do to their budget:

- Even with good insurance, bills could set them back in a big way.
- Would they be able to manage their mortgage payment?
- Although savings could cover their deductible, what about the bills left after insurance covers its portion?

Lesley purchased the Accident Insurance Advantage Plan as an affordable supplement to their health insurance plan.



Lesley makes a wise choice for her family and her peace of mind.

Total Premium \$31.43/mo. for the Advantage Plan with 24-Hour Coverage



Lesley is outside watering when she trips over the hose and lands on her shoulder. She was:

- Driven to the nearest urgent care
- Examined by the doctor and an X-Ray taken
- Referred to an orthopedic surgeon and has an MRI
- Operated on with anesthesia, and kept under observation for 8 hours
- Diagnosed with a dislocated shoulder
- Seen for a few follow-up doctor visits
- Given a steroid shot and had 6 physical therapy sessions

Lesley filed her claims online and her cash benefits were directly deposited into their bank account.

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Claim

Lesley's accident claim paid her family cash benefits for the following:

Initial Accident Treatment (urgent care visit)	\$75
X-Ray	\$45
Diagnostic Exam (MRI)	\$150
Surgical Repair of Dislocation	\$900
Appliance (shoulder sling)	\$75
Follow-Up Treatment (2 per accident)	\$150
Pain Management (steroid injection)	\$75
Rehabilitative Therapy (6 per accident)	\$270

Total Benefits Paid \$1,740

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