

# Coverage Comparison: LifeSecure's Accident Insurance

John and Mary are both active adults with similar health insurance plans. The examples below show how LifeSecure's Accident Insurance can extend coverage to offset unexpected costs following an accidental injury.

JOHN, age 40 — Bike accident		MARY, age 35 — Running injury
John bought LifeSecure's Accident Insurance because he wanted extra financial protection to complement his medical plan.  Later that year, John suffered a leg injury in a biking accident, which required a trip to the emergency room and surgery.		Mary didn't purchase accident coverage and relies only on her medical plan for health coverage.  After suffering a knee injury in a 5K race, Mary is treated in an emergency room and required surgery.
WITH Accident Insurance (\$15,000 Benefit Bank)	←	WITHOUT Accident Insurance
\$9,000 ER and hospital services, X-ray, surgery	Medical services covered by health insurance	\$9,000 ER and hospital services, X-ray, surgery
\$4,500 Medical deductible and coinsurance	Patient's share of medical costs	\$4,500 Medical deductible and coinsurance
\$1,500 Follow-up visits, co-pays, lost wages from missing work, child care	Accident-related out-of-pocket costs	\$1,500 Physical therapy, co-pays, lost wages from missing work, child care
\$6,000	Total out-of-pocket expenses	\$6,000
\$9,000	Accident insurance cash benefit payout (with \$0 Accident deductible)	\$0

John's accident insurance plan paid him \$9,000 to help offset his expenses, leaving him with \$3,000 to use in any way he sees fit. His Accident payout was less any adjustments or discounts negotiated between his health insurance plan and providers for services received. Meanwhile, without Accident coverage, Mary will pay \$6,000 in out-of-pocket costs.

Additionally, since John chose a Benefit Bank of \$15,000, he has \$6,000 in benefits remaining, should he suffer another accidental injury within the calendar year.



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