



**Allstate**<sup>®</sup>  
HEALTH SOLUTIONS

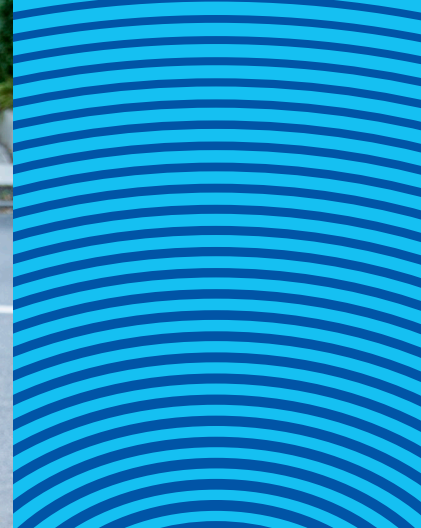
# Accident Medical Expense

Cash benefits to help you cover out-of-pocket costs after an accident or loss.



A LIFE Association membership offering.

 **First Family Insurance**  
Where Your Family Comes First



## ease your financial strain after an accident

You never plan for an accident to happen. But with Accident Medical Expense from Allstate Health Solutions, you'll have plan to help cover high out-of-pocket medical expenses.

The Accident Medical Expense plan helps you pay for a wide range of costs that could result from an accidental injury. From treatment costs for the injury itself, to loss of a limb or even life, the plan helps ease the financial burden on you and your loved ones.

Accident Medical Expense pays you cash benefits, regardless of any other medical plan you may have, or what that plan covers. And benefits are paid directly to you, so you can use the cash any way you choose.

## LIFE Association benefit<sup>1</sup>

The LIFE Association, Inc. is a not-for-profit association, established in 1990 for the purpose of improving the personal, professional, and financial lives of our members. LIFE's industry leading educational, lifestyle and health resources are second to none. Various association membership plans include educational training, healthcare, identity theft protection, wellness savings, travel services, retail savings, family programs, and quarterly newsletters.

As a valued member, you will have access to a large variety of upgraded healthcare benefits offered through the Association Group Insurance contracts with major insurers. These health plans are designed with cost in mind, so there is an array of excellent choices to meet each member's budget.

THIS PLAN PROVIDES LIMITED BENEFITS.

<sup>1</sup> See page 6 for more details.

# plan coverage and details

## Accident medical expense coverage

With your choice of four benefit levels, Accident Medical Expense (AME) helps you pay covered accident-related medical costs and other expenses up to the benefit amount you choose. The coverage has a \$250 deductible for \$7,500 and \$15,000 benefit levels, and a \$100 deductible for the \$2,500 and \$5,000 benefit levels.

## Accidental death and dismemberment coverage

In the unfortunate event that someone suffers a dismembered limb or passes away due to a covered accident, Accident Medical Expense pays direct cash benefits. For accidental dismemberment, the payout is a percentage of the face amount. And should a death result directly from a covered accidental injury, 100% is paid to the insured or covered spouse, and 50% to covered children.

### How the plan works

Let's say you fell off a ladder, broke your hand, and have an Accident Medical Expense plan with a \$5,000 benefit level. Your primary medical plan is covering the medical expenses. After paying the \$3,000 deductible on your primary plan, you'll have \$1,400 left to cover other medical costs or any other expenses you may have.

<b>Total medical expenses</b>	<b>\$4,500</b>
Accident Medical Expense amount paid to you after \$100 deductible	\$4,400
Amount you pay for primary medical plan deductible	(\$3,000)
<b>Remaining cash benefit for you</b>	<b>\$1,400</b>



# limitations and exclusions

The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Intentionally self-inflicted Injury, suicide or any attempt thereat while sane or insane;
- Committing or attempting to commit a felony or civil insurrection or while involved in an illegal occupation;
- Acts of war, whether declared or not;
- Traveling by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline, unless specifically provided in the Certificate;
- Injuries covered by Worker's Compensation, Employer Liability Law, or Occupational Disease Act or Law;
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the loss occurs;
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Physician;
- While a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is to the extent it extends beyond 31 days;
- While flying in an ultra-light plane, hang gliding, parachuting or bungee jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere;
- While driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs);
- Injuries sustained where a Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
- Competing in motor sports races or competitions;
- Testing cars or trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Participating in a rodeo; or
- Illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except bacterial infection due to an accidental cut or wound, botulism or ptomaine poisoning.

- With respect to any period of time a Covered Person is traveling on an air conveyance, this coverage applies only with respect to Covered Injuries sustained by the person:
  - While riding as a Passenger in or on (including getting in or out of, or on or off of);
  - Any scheduled commercial airline;
  - Any military air transport aircraft

For the Accident Medical Benefit only, the Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Intentionally self-inflicted Injury, suicide or any attempt thereat while sane or insane;
- Committing or attempting to commit a felony or civil insurrection or while involved in an illegal occupation;
- Acts of war, whether declared or not;
- Treatment by persons employed or retained by the Policyholder, or by any Immediate Family Member or member of the Covered Person's household;
- Treatment of hernia, Osgood-Schlatter's Disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, Pathological Fractures, congenital weakness, detached retina unless caused by a Covered Injury or Mental Disorder or psychological or psychiatric care/counseling or treatment (except as provided in the Policy), whether or not caused by a Covered Accident;
- Pregnancy, childbirth, miscarriage, abortion or any complication of childbirth, miscarriage or abortion unless due to a Covered Injury;
- Mental and Nervous Disorder (except as provided in the Policy);
- Charges incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofascial pain (except as provided by the Policy);
- Charges for injuries caused while riding in or on, entering into or alighting from, or being struck by a 2 or 3-wheeled motor vehicle or a motor vehicle not designed primarily for use on public streets or highways;
- Participation in or practice for intercollegiate sports, semiprofessional sports or professional sports (unless specifically covered under the Policy);

# limitations and exclusions

- Charges for which the Covered Person would not be responsible for in the absence of the Policy, except for Medicaid;
- Conditions that are not caused by a Covered Accident;
- Any elective treatment, surgery, health treatment or examination, (including any service, treatment or supplies);
- Charges payable by any automobile insurance Policy without regard to fault (This exclusion does not apply in any state where prohibited);
- Treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.);
- Blood, blood plasma or blood storage except charges by a Hospital for processing or administration of blood;
- Cosmetic, plastic or restorative surgery except needed as a result of the Covered Injury;
- Any treatment, service or supply not specifically covered by the Policy;
- Personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental or guest meals;
- Routine physical examinations and related medical services, elective treatment or surgery or investigative treatments of procedures;
- A Medical Repatriation;
- Charges for rest cures or custodial care;
- Treatment in any Veteran's Administration, Federal or state facility, unless there is a legal obligation to pay; or
- Services or treatment provided by an infirmary operated by the Policyholder

Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Review your entire policy packets for full benefit descriptions and definitions of your coverage. No benefits will be paid out if the insured is full-time in armed forces, eligible for Medicare (accident only), or receiving disability or worker's compensation benefits. For full details, limitations, exclusions, age limits, state availability, and definitions please refer to your benefit policy package or contact your Insurance Agent.

Coverage terminates: the earlier of the date the Policy terminates; the last day of the month in which the Primary Insured reaches the age of 65 or becomes eligible for Medicare; midnight on the last day of the grace period, if premium is not paid by the end of the grace period; 90 days after the date written notice was provided that the Primary Insured is no longer in an eligible class; the date the Primary Insured's class is no longer included for insurance; the date the Primary Insured asks Us to end coverage; or the date the Primary Insured dies.



**Empowered** Members,  
**Informed** Choices

## About the LIFE Association

The LIFE Association is a not-for-profit, members-only association. Memberships provide access to Allstate Health Solutions plus many other lifestyle-related benefits and discounts on everyday services and needs.

### Telemed for LIFE

Telemedicine is a modern, easy-to-use solution for non-emergency illnesses like colds, the flu, rashes and more. Doctors are available 24 hours a day, 365 days a year.

### Personal Concierge

Get 24/7 live access to professional personal assistants who are ready to help you with anything, anytime, anywhere regarding travel, entertainment, city guide and more.

### Direct Labs

Get direct access to major clinical labs across the USA for important blood tests — at a special group rate price.

### Public WiFi Protection

Keep your usernames, passwords and other private information secure when using public WiFi by encrypting your signal. Protect what you do online with bank-level security, so you can share, shop and bank with confidence.

### Wellness

Get access to the lowest rates at over 11,000 high quality fitness facilities and take the first step towards a healthier lifestyle.

### Lifeline Screening

Go beyond a regular checkup with accurate, non-invasive, preventative health screenings.

Learn more at: [lifeassociation.org](http://lifeassociation.org)

LIFE Association memberships are made available through AHCP, LIFE's exclusive Program Manager. **For questions call 877-228-8773.**

#### **Ask your agent for a life membership book for details.**

LIFE Association Membership benefits may vary by state. Lifestyle and wellness benefits and discounts are not insurance. Your agent and Allstate Health Solutions may receive financial compensation in connection with membership fees.



**Allstate**<sup>®</sup>  
HEALTH SOLUTIONS

## about

The Allstate Corporation (NYSE: ALL) is one of the largest publicly held personal lines insurers in the United States. As part of the Allstate Corporation, Allstate Health Solutions is focused on providing supplemental and short-term coverage options to individuals and associations. Allstate Health Solutions is the marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company, Integon Indemnity Corporation and American Heritage Life Insurance Company. These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. Each underwriting company is responsible for its respective products. National Health Insurance Company underwrites products in AL, AR, AZ, CA, DC, GA, IA, ID, IL, IN, KY, LA, MA, MI, MS, NC, ND, NE, NV, OH, OK, PA, RI, SC, TN, TX, VA, WI, WV, and WY. Policies in FL are underwritten by Integon Indemnity Corporation.



[allstatehealth.com](https://www.allstatehealth.com)