



LM Accident Insurance – High (MAX) Plan

Accident Coverage doesn't replace your medical plan. It gives it a boost! The policy pays a one-time benefit for covered accidental injuries so you can focus on healing.

How the Plan Works

- Eligibility Requirement**
 If you meet the insurance benefit eligibility criteria as established by your employer, you may purchase coverage for yourself and any eligible dependents.
- Premium Contribution Structure**
 Accident Insurance premium is paid by the employee.
- Major and Minor Injuries Covered**
 You'll receive a benefit payment for minor injuries that require a quick trip to the doctor and major injuries that lead to hospitalization, surgery and physical rehabilitation. That means cash in your pocket if you need stitches, break your arm, dislocate your knee, get splashed by scalding hot coffee...you get the idea.

Benefits Summary

Plan Benefits

Accidental Death	\$50,000 for member and spouse \$10,000 for child(ren)
Accidental Dismemberment	Severity of loss determines benefit \$2,000 to \$100,000
Accident Emergency Treatment	\$150
Hospital Admission	\$1,500
ICU Admission Benefit	\$3,000
Hospital Confinement Benefit	\$300
ICU Confinement Benefit	\$400
Rehab Confinement Benefit	\$300
Wellness Rider Plan	\$100

Plan Features

Coverage Waiting Period	None
Continuation of Coverage	Direct Bill is available if you lose eligibility under the Policy (except for non-payment of premium). You may elect to continue coverage under the Direct Bill Plan by making a written request and submitting the first months direct bill premium to LifeMap Assurance Company. Request and payment must be received within 31 days of the date of termination of group coverage.

Limitations & Exclusions

- The policy does not cover any loss including, but not limited to:
- Any injury sustained prior to the effective date
 - Illness
 - Participation in parachuting, bungee jumping or hang gliding sports, or an organized race or speed contest involving motor vehicles of any type
 - Service in the armed forces of any country
 - Participation of in a felony, riot, or commission of a crime
 - Intentionally self-inflicted injuries
 - Work-related accidents

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This document is intended to give a brief overview of the product and how it may be used. For a copy of the full policy including all covered benefits, exclusions and limitations, please contact your employer.