

LIFESEKURE INSURANCE COMPANY

# Agent Handbook

Personal Accident and Hospital Recovery Insurance



**For Agent Use Only. Not for Solicitation Purposes.**

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# Personal Accident Insurance

LifeSecure's Personal Accident Insurance is a *guarantee-issue* policy that provides cash benefits for qualified medical and recovery expenses resulting from an accidental injury. Cash benefits from this plan pay in addition to other coverage and require no coordination of any other benefits; however, we will take into account the adjustments or discounts which may be negotiated between your client's health insurance plan and provider(s) for services received. All cash benefits are paid directly to the policyholder to help cover medical and other related expenses due to an accidental injury.

**THIS IS AN ACCIDENT ONLY POLICY PROVIDING LIMITED BENEFITS. IT DOES NOT PAY BENEFITS FOR A LOSS FROM SICKNESS. BENEFITS ARE SUPPLEMENTAL ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES.**

## *Benefits*

For a summary of the Personal Accident insurance plan benefits as well as exclusions and limitations, refer to the [Plan-at-a-Glance flyer](#) (for all states except New Jersey, Pennsylvania and Washington).

- [New Jersey](#)
- [Pennsylvania](#)
- [Washington](#)

## *Issue Ages*

18-74 as primary applicant; plus dependents are eligible to apply through age 25 (similar to medical plan definitions)

*Note – in NJ & TN: 18-69 as primary applicant.*



## Coverage Types

- Self
- Self + Spouse/Partner
- Self + Child(ren)
- Self + Spouse/Partner + Child(ren)

### Important information on coverage of children:

Children eligible for coverage include individuals under the age of 26 who are named on the application and are your child(ren), stepchild(ren), foster or legally adopted child(ren).

*Note for LA and MN: Some grandchildren may be eligible. See Dependent Child definition in the Policy Sample, which can be found in the PDF Library of your Agent Portal for complete information.*

A Disabled Dependent Certification Form must be submitted for review with applications that include a dependent age 26 or older who is legally incapacitated due to an intellectual or physical disability.

## Renewability

The policy is **guaranteed** renewable to age 75. This means policyholders have the right, subject to the terms of the policy, to continue the policy until their policy anniversary on or following their 75th birthday, as long as premiums are paid on time.



## Rate Structure

- Composite rates for four covered tiers:
  - o Self
  - o Self + Spouse/Partner
  - o Self + Child(ren)
  - o Self + Spouse/Partner + Child(ren)
- Calculate rates using:
  - o Sample rate sheets available in your agent portal under Resources > Download Materials from PDF Library
  - o Online quote calculator in your Agent Portal at [YourLifeSecure.com](https://www.yourlifesecond.com). Choose a rate based on:
    - Annual Benefit Bank (*In PA: Maximum Benefit Amount*)
  - OR
  - Your client's monthly budget, using LifeSecure's Budget-Point Pricing<sup>SM</sup> tool which can help determine the size of the Daily Benefit Amount based on the monthly premium that fits your client's personal budget.

# Hospital Recovery Insurance

LifeSecure Hospital Recovery insurance is an affordable insurance plan that provides a fixed cash benefit amount to your client for each day of inpatient hospitalization. This insurance helps pay for services and resources related to your client's hospital recovery. It is a *modified guaranteed-issue* product. If any applicant answers "Yes" to a medical question on the application, or if the primary applicant or spouse falls outside of the height/weight limits on the Build Chart, coverage will be declined. See page 7 for details on underwriting.

Three optional benefit riders are also available\* – see bulleted list below. One or more of the riders may be added to the Hospital Recovery insurance plan for an additional premium. Rider benefits are payable in addition to the Hospital Recovery benefits and apply to all covered family members.

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

\* Riders not available in Colorado.

**IMPORTANT INFORMATION ON POLICY LIMITATIONS:** This is a limited benefit policy and it is not a Medicare supplement policy. This policy does not provide minimum essential coverage as required by the Affordable Care Act and does not qualify for the individual responsibility requirements of section 5000A of the Internal Revenue Code.



## *Benefits*

For a summary of the Hospital Recovery insurance plan benefits as well as exclusions and limitations, refer to the [Plan-at-a-Glance flyer](#).

## *Issue Ages*

18-74 as primary applicant; plus dependents are eligible to apply through age 25 (similar to medical plan definitions)

Notes — in CA: 18-63 as primary applicant.

— in TN: 18-69 as primary applicant.

## *Renewability*

The policy is guaranteed renewable to age 75\*\*. This means policyholders have the right, subject to the terms of the policy, to continue the policy until their policy anniversary on or following their 75th birthday, as long as premiums are paid on time.

\*\*Note — in CA: guaranteed renewable to age 64.



## *Rate Structure*

- Rates according to age bands:
  - o 18-29
  - o 30-39
  - o 40-49
  - o 50-59
  - o 60-64
  - o 65-69
  - o 70-74
- Calculate rates using:
  - o Sample rate sheets available in your agent portal under Resources > Download Materials from PDF Library
  - o Online quote calculator in your Agent portal at [YourLifeSecure.com](https://YourLifeSecure.com). Choose a rate based on:
    - Annual Benefit Bank  
OR
    - Your client's monthly budget, using LifeSecure's Budget-Point Pricing <sup>SM</sup> tool which can help determine the size of the Daily Benefit Amount based on the monthly premium that fits your client's personal budget.

## *Coverage Types*

- Self
- Self + Spouse/Partner
- Self + Child(ren)
- Self + Spouse/Partner + Child(ren)

**Important information on coverage of children:** Children eligible for coverage include individuals under the age of 26 who are named on the application and are your child(ren), stepchild(ren), foster or legally adopted child(ren).

*Note for LA and ND: Some grandchildren may be eligible. See Dependent Child definition if the Policy Sample, which can be found in the PDF Library of your Agent Portal for complete information.*

A Disabled Dependent Certification Form must be submitted for review with applications that include a dependent age 26 or older who is legally incapacitated due to an intellectual or physical disability.

## *Underwriting Process*

LifeSecure's review and underwriting of Hospital Recovery applications includes:

- Age of each applicant
- Height and Weight of primary applicant (and spouse/partner, if applicable)  
*See Build Chart on the next page.*
- Responses to medical information "knock-out" questions (see page 8)
- Signatures of primary applicant (and spouse/partner, if applicable)
- Agent Appointment verification



# Application “Knock Out” Questions

*Note: If a “Yes” response is provided to any question in the medical information section of the Hospital Recovery application, coverage will be declined for that person.*

1. Has any person applying for coverage been advised in the *past 2 years* by a Licensed Health Care Practitioner to:
  - have surgery or therapy which would require an inpatient hospital stay which has not yet been completed, or
  - have diagnostic tests (except for HIV) which have not yet been completed or for which results have not yet been received?
2. Is any person applying for coverage currently pregnant, bedridden, confined to a wheelchair, receiving home healthcare services, staying in a nursing home, or receiving medical assistance at an assisted living facility?
3. Has any person applying for coverage been hospitalized 3 or more times in the *past 2 years*?
4. In the *past 2 years*, has any person applying for coverage been diagnosed with, treated for, or received medical advice from a Licensed Health Care Practitioner for:
  - a. Diabetes requiring Insulin, Kidney Failure, Kidney Dialysis, Cirrhosis of the Liver, or Hepatitis C?
  - b. Cancer (other than Basal Cell or Melanoma), Leukemia, Hodgkin’s Disease, or Lymphoma?
  - c. Congestive Heart Failure, Heart Surgery of any type, Stroke (CVA), or Transient Ischemic Attack (TIA)?
  - d. Emphysema, Chronic Obstructive Pulmonary Disease or the use of oxygen to assist in breathing?
  - e. Alzheimer’s Disease, Senile Dementia, Amyotrophic Lateral Sclerosis (ALS), Parkinson’s Disease, Systemic Lupus Erythematosus, Hemophilia, or Neurological Disorders?
  - f. Having or testing positive for Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)?
  - g. Multiple Sclerosis, Muscular Dystrophy, Cerebral Palsy, or Cystic Fibrosis?

**Note:** Questions may vary by state. See state-specific applications.



# Build Chart

HEIGHT (IN FEET & INCHES)	WEIGHT (IN POUNDS)	
	MINIMUM	MAXIMUM
4'6"	71	170
4'7"	73	176
4'8"	76	183
4'9"	79	189
4'10"	81	196
4'11"	84	203
5'0"	87	210
5'1"	90	217
5'2"	93	224
5'3"	96	231
5'4"	99	239
5'5"	102	246
5'6"	105	254
5'7"	109	262
5'8"	112	270
5'9"	115	278
5'10"	118	286
5'11"	122	294
6'0"	125	302
6'1"	129	311
6'2"	132	319
6'3"	136	328
6'4"	140	337
6'5"	143	346
6'6"	147	355
6'7"	151	364
6'8"	155	373
6'9"	159	383
6'10"	163	392

# Application Process

An application must be submitted for new coverage and reinstatements.

## *To increase benefits:*

- For Hospital Recovery – a new Application is required
- For Personal Accident – a Change Request Form is required



## *Agent Submission Options*

### **Option 1: All-Online Application Process (fastest processing time):**

- Data enter online application within the agent web portal at [YourLifeSecure.com](http://YourLifeSecure.com)
- If you have any questions during the application process, please contact our Agent Support Care Line between 8am-7pm, Monday – Friday (ET) by calling at 1.866.582.7701, or via instant message by clicking on the LiveChat logo in the upper right corner of your computer screen. You may also email us at [agentsupport@yourlifecure.com](mailto:agentsupport@yourlifecure.com).
- E-signature allows applicants and agents to type or draw signatures using a computer keyboard or mouse.

*Note: Signatures of both the primary applicant and spouse/partner, if applicable, are needed on joint applications.*

- Submit the online application

### **Option 2: Paper + Online Application Process**

- Applicant(s) and agent complete and sign a paper application
- Agent enters data from the application online via the agent web portal
  - Fax completed application to 1.866.582.7706, or
  - Scan and upload completed application with all required signatures via the agent web portal. Be sure that all required signatures are on the documents.

*Note: Signatures of both the primary applicant and spouse/partner, if applicable, are needed on joint applications.*

- **Important:** The “Notices to the Applicant” section must be left with the applicant.

## *Applicant Self-Serve Submission Process*

### **Worksites & Associations**

Agents must NOT use the Worksites & Associations Portal to submit an application on behalf of the applicant. Agents inputting a paper application MUST use the agent portal.

- Applicants access the electronic application through the Worksites & Associations Web Portal at [YourLifeSecure.com](https://YourLifeSecure.com) using the Group Number provided by their worksite administrator.
- Applicants respond to screen prompts and, if they don't already own a different LifeSecure insurance product, they will create a User ID and Password. This ensures that their application will be retained and available for submission.
- After the User ID and Password are created, the applicant would complete all application sections then submit the completed application.
- All self serve applications are reviewed within one business day from the submission date.
- Important: Since the agent is not involved in the self serve process, the agent would NOT have access to applications submitted through the self serve portal

### *Premium payment methods*

- Direct-billing (monthly payment mode not available)
- Electronic funds transfer (EFT) choice of preferred draft date 1st – 28th)
- Automatic credit card (choice of preferred transaction date 1st – 28th)
- Employer List Bill (Payroll Deduction) when applicable

Payment modes: Annually, semi-annually, quarterly, monthly

*No premium payment is accepted with the application.*



# Eligibility Requirements For Worksites And Associations

Prior to taking applications from an employer/worksite group or association, agents must complete and submit a pre-qualification and set-up form online through the agent portal. The group set-up process takes about 5 business days after the information has been confirmed by the Multi-life Sales Specialist. You are able to take applications once the group has become active.

If the employer is contributing to the premium, there must be at least three eligible W2 employees. A contribution letter must be completed and sent to a Multi-life Sales Specialist prior to the group set-up.

For voluntary offerings, there must be at least 10 eligible W2 employees.



## *The Worksites & Associations Web Portal*

A custom web portal will be set up for each worksite or association group. The portal allows employees, as well as spouses/partners, to review plan information, obtain personal quotes and submit online applications.

*NOTE: The online application in the Worksites & Associations portal is for applicant use only. Agents must use the agent portal when using the all-online application process with electronic signatures or when inputting paper applications.*

## *Multi-life Proposal Tool*

The multi-life proposal tool is available in the LifeSecure Agent portal. Use the tool, customized with your agency's logo and client's company name, to provide your employer and association prospects with various plan design options and to outline costs for each employee/member.

You can also download the proposal software to your own computer, so you will be able to generate proposals – without connecting to the internet.

You may quote up to three LifeSecure plan designs, side-by-side. You determine the benefit amounts, and also whether to include or exclude optional benefits in each quote for your client. The premium details are available for each employee.

# Policy Administration Information

## *Policy Effective Date*

The applicant may request a specific policy effective date. The policy effective date will not be any earlier than the date the application is approved by LifeSecure or earlier than 12:01AM the day following the application received date. Coverage is not in force until one full modal payment is received regardless of the billing method or policy effective date.

**Note:** *Effective dates cannot be more than 60 days from the date of application nor the 29th, 30th or 31st day of any month. For non-list bill policies, if a policy is issued on the 29th, 30th, or 31st, the effective date will be the 1st of the next month. (i.e. – Policy Issued=03/29, Effective Date = 04/01)*

List bill policies will always be effective on the first of a month regardless of issue date.

## *List Bill (Payroll Deduction) Effective Dates*

### **Common Effective Date**

**List bill policies will always be effective on the first of a month regardless of issue date.**

Employer groups may establish a common effective date for all employees on any first of the month that is not more than five months after the beginning of their initial enrollment period with a LifeSecure product, or as established during the employer group setup.

**Example:** *If an enrollment period is from Jan. 1 through March 31, an effective date may be designated as early as May 1 or as late as June 1 (but no later).*

If a rolling effective date is chosen for a list-bill group, or for applications issued after the initial enrollment period, standard effective date rules apply as follows:

- If the approval date is during the first 15 days of a month, the effective date will be the first (1st) of the following month.
- If the approval date is after the first 15 days of a month, the effective date will be the first (1st) of the second month following the approval month.

**Examples:** *If the LifeSecure approval date is 2/15, the effective date is 3/1.*

*If the LifeSecure approval date is 2/16, the effective date is 4/1.*

### **Rolling Effective Date**

Groups that do not elect, or are not eligible for, a Common Effective Date will use the Rolling Effective Date policy which follows our Standard Effective Date Rule. For example, a group selects Rolling Effective Date, so as applications are approved the following examples indicate:

- If approval date is 2/15, the effective date is 3/1.
- If approval date is 2/18, the effective date is 4/1.

**Note:** *The List Bill method used for employer groups requires both the employee and their spouse/partner to remain on the list bill. Other family members, if approved, will submit their applications through a separate group number and cannot be on the list bill. No matter which effective date rule the employer chooses from above, the other family members' effective date is the date the policy is approved.*

## *Filing a claim*

### **To expedite the claims process, policyholders should submit proper paperwork:**

- Complete claim form – available by:
  - o Call: 1.888.575.8246 (for Policyholders)
  - o Log into LifeSecure’s Policyholder web portal at: [YourLifeSecure.com](http://YourLifeSecure.com) and select “How to File a Claim”
  - o Claim forms are also available in the PDF Library of your Agent portal.

### **For Hospital Recovery Insurance:**

- Proof of inpatient hospitalization: UB04 Standardized billing statement

### **For Personal Accident Insurance:**

- The claim must be the result of an accidental injury while the policy was in force.
  - The claim must be filed within 120 days of the date of loss.
  - Your client must obtain and provide:
    - o copies of all itemized bills from the hospital, doctor, urgent care or accident service provider; and
    - o the Explanation of Benefits (EOB) from the primary insurance provider for each itemized bill. The EOB will be reviewed for any provider discounts that may have been applied to the charges; and
    - o copies of any medical documents which support the dates of service, treatment, diagnosis & explanation of how the accident occurred (e.g. ER Physician’s Report or physician’s office evaluation notes).
- Note:** *Accident-related medical records can be obtained by contacting the treating hospital or facility. Your client can skip Section E of the claim form if submitting these records.*

**Benefits will be paid via check by mail, or direct-deposit into the policyholder’s checking or savings account, as indicated on the claim form.**

## *Welcome Kit and Policy Delivery Options*

Approved applicants will receive a welcome kit containing a welcome letter, the Policy, Schedule of Benefits, a copy of the submitted Application, and the Notice of Privacy Practices. The following documents are also included in the kit, when applicable: Notice to Applicant Regarding Replacement, the Guaranty Association form, riders and individual state disclosure notices.

### **Two options for policy delivery are available to your client:**

- Electronic via E-mail: On the day following the application approval, LifeSecure will send your client an email containing a link to log-in to the Policyholder portal where he/she can view, print and/or save a copy of the policy documents.
- Paper copy via Mail: Within approximately 10 business days of application approval, your client will receive a hard copy of the policy welcome kit.

**Important information regarding the 30-Day Free Look:** If the policyholder is dissatisfied with the policy for any reason, he/she may cancel it within 30 days after receiving the policy. LifeSecure will refund the full amount of any premium paid within two weeks of cancellation.



## Definitions

<b>Effective Date</b>	<p>The date a policyholder becomes covered under the Policy (as shown by the Policy Effective Date on the Schedule of Benefits), subject to LifeSecure's receipt of a full modal premium payment. The policy effective date will not be any earlier than the date the application is approved by LifeSecure or earlier than 12:01AM the day following the application received date.</p> <p>For non-list bill policies, effective dates cannot be 29, 30 or 31. If a policy is issued on the 29th, 30th, or 31st, the effective date will be the 1st of the next month. (i.e. – Policy Issued = 03/29, Effective Date = 04/01)</p> <p>List bill policies will always be effective on the first of a month regardless of issue date.</p>
<b>Forward Dating</b>	<p>This is when an applicant and/or agent requests the effective date of non-list bill policies be set to a date in the future beyond which the effective date would otherwise be established. This is rarely done and only upon request and in most instances requires LifeSecure Home Office approval.</p>
<b>Signed Date</b>	<p>The date the application is signed.</p>
<b>Submitted/Received Date</b>	<p>The date the application is fully submitted and assigned a LifeSecure policy number via the LifeSecure online portal. This date may be different than the date a paper application was signed by the applicant.</p>
<b>Approved/Issue Date</b>	<p>The date LifeSecure determines the applicant will be offered the insurance policy.</p>
<b>Rating Age</b>	<p>The age on which the policy premium amount is determined. The rating age default is the age as of the date the application is signed by the applicant.</p>
<b>Electronic Funds Transfer (EFT)</b>	<p>This is when the policyholder submits a bank account number to LifeSecure which allows the premium payment to be drafted from the bank account. A specific draft date (1-28) may be selected during the insurance application process. If a specific draft date is not selected, the draft date will be 10 days after the application submitted date. The EFT/ACH draft date is independent of the effective date. Bank accounts will only draft on the bill date chosen if the application is approved and premium is due or will become due within the month. No premium payment is required with the application when the EFT/ACH billing method is selected. See examples below:</p> <p><b>Example 1:</b>  Policy Issued Date: 04/29  Policy Effective Date: 05/01 (see Effective Date definition above)  Selected Bill Date: 05  1st Draft Date: 05/05</p> <p>When payment is received from the 05/05 draft, the payment covers the period of 05/01 through 05/31 and the paid-to date becomes 06/01.</p> <p><b>Example 2:</b>  Policy Issued Date: 05/07  Policy Effective Date: 05/07 (see Effective Date definition above)  Selected Bill Date: 05  1st Draft Date: 06/05</p> <p>When payment is received from the 06/05 draft, the payment covers the period of 05/07 through 06/06 and the paid-to date becomes 06/07.</p> <p><b>Example 3:</b>  Application Submitted Date: 5/28/15 (draft date not selected)  Policy Effective Date: 6/1/15  Selected Bill Date: N/A  1st Draft Date: 06/07 (submitted date + 10)</p>
<b>Credit Card</b>	<p>This is when the policyholder submits a credit card number to LifeSecure which allows the premium payment to be charged to the credit card. Once the application is approved, credit cards will only be charged on the bill date if premium is due or will become due within the month. No premium payment is required with the application when the Credit Card bill method is selected. See example below:</p> <p>Policy Issued Date: 04/18  Policy Effective Date: 04/18  Bill Date: 18  1st Charge Date: 04/18</p> <p>When payment is received from the 04/18 charge, the payment covers the period of 04/18 through 05/17 and the paid-to date becomes 05/18.</p>

# Sales and Marketing Materials

LifeSecure sales and marketing materials can be reviewed downloaded and/or ordered through our website at [YourLifeSecure.com](http://YourLifeSecure.com). Enter your Agent Portal and follow the instructions below:

- To order printed copies, click on “Resources” then “ORDER Printed Materials”.
- To download state-specific PDFs, click on “Resources” then “DOWNLOAD Materials from PDF Library”.

*Note: Availability and or/versions of materials may vary by state.*

## *Personal Accident Insurance*



### **Consumer Brochure**

Provides information on Personal Accident insurance, including a brief overview of LifeSecure’s plan design.



### **Plan-At-A-Glance**

A quick reference overview of LifeSecure’s Personal Accident insurance product.

### **Monthly Premiums for Sample Plan Designs (for Individual Agents)**

Rate tables listing monthly premiums for several different plan designs.

### **Weekly and Bi-Weekly Premiums for Sample Plan Designs (for Worksite Agents)**

Rate tables listing weekly and bi-weekly premiums for several different plan designs.



### **Pocket Folder**

A folder for presenting LifeSecure’s insurance product sales materials and other important information to your client.

# Hospital Recovery Insurance



## Consumer Brochure

A brochure providing information on the Hospital Recovery insurance, including a brief overview of LifeSecure's plan design.



## Plan-At-A-Glance

A quick reference overview of LifeSecure's Hospital Recovery insurance product.



## Monthly Premiums for Sample Plan Designs (for Individual Agents)

Rate tables listing monthly premiums for several different plan designs.



## Weekly and Bi-Weekly Premiums for Sample Plan Designs (for Worksite Agents)

Rate tables listing weekly and bi-weekly premiums for several different plan designs.



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