



TrioMED

Accident Medical Expense,
Critical Illness, Accidental Death
and Dismemberment coverage

Covering what matters most, in the moments that matter most



TR033116

Underwritten by



NATIONAL HEALTH INSURANCE COMPANY

Reduce your out-of-pocket expenses while providing peace of mind for life's unexpected injuries, or worse, a life threatening diagnosis.



Accidents can happen to anyone. Hefty medical bills are an unexpected consequence individuals and families often find themselves facing after an accident occurs. With rising deductibles, these expenses won't be fully covered by an existing major medical policy.

But an unforeseen event doesn't have to spell financial disaster. NHIC accident policies offer the financial protection individuals and families need. The benefit amount is customizable based on your personal budget and specific needs and provides the sense of security that comes with knowing any gap in coverage has been addressed.



CRITICAL ILLNESS

More and more people are surviving life-threatening, critical illnesses today. With that, unfortunately, comes substantial medical debt. TrioMED benefits are designed to help alleviate some of those costs, so you and your loved ones can focus less on your bills and more on getting well.

ACCIDENTAL DEATH

Our benefit plans will help you prepare for the unexpected. In the unfortunate event that the insured were to suffer a dismemberment or pass away due to a covered accident, the TrioMED plan will pay up to the selected benefit amount to your listed beneficiary.

ACCIDENT MEDICAL EXPENSE

Our benefit options work to compliment your existing health coverage. Following a covered accidental injury, simply submit a claim form with a copy of your explanation of benefits (EOB). TrioMed will cover the excess expense up to the benefit maximum. If you're accident prone, as long as the accident is covered, we can help reduce the out-of-pocket expenses you may incur with your health plan, like increased deductible or decreased coinsurance coverage.

LIFESTYLE WELLNESS BENEFIT DISCOUNTS

As a member of our exclusive membership organization, you will enjoy many services and programs that are not available to the general public. As a Member, you will find that you are able to S-T-R-E-T-C-H many of the dollars you currently spend. The more you utilize your L.I.F.E. Association Benefits, the more you will save due to the comprehensive benefits offered.

The fees for the TrioMED are specified in the membership agreements. Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Underwritten by National Health Insurance Company, Integon National Insurance Company, or Integon Indemnity Insurance Corporation, depending on the state of issue. Review your entire policy packets for full benefit descriptions and definitions of your coverage. Applications issued between the 26th through the 9th will have a 15th effective date. Applications issued between the 10th through the 25th will have a 1st effective date. 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 NHIC Insurance Agent.

ACCIDENT MEDICAL EXPENSE

If an insured person suffers from a Covered Injury and receives treatment within 30 days of the covered accident, the insurance company may pay up to the elected benefit amount for eligible medical expenses related to the accident. Covered medical services will be paid to the extent they are in excess of amounts payable by any other health care plan, regardless of any coordination of benefits provision contained in the health care plan.

All subsequent treatments must be incurred within 26 weeks of the covered accident. Subject to a \$250 deductible per occurrence if currently insured, \$2,500 deductible (\$2,000 with guaranteed issue) if not insured. Deductible will be withheld from any benefit amount paid for the accident medical expense. This applies to each Insured Person and each accident.

CRITICAL ILLNESS

If the insured suffers from critical illness upon the first diagnosis, the insurance company may pay the elected benefit amount for covered conditions.

Primary Maximum Benefit Payable:	Covered Condition	Category*
100%	Heart Attack	1
	Stroke	
	Major organ transplant (heart or combination transplant including heart)	
	Invasive cancer after 90 days**	2
	End stage renal failure	3
	Major organ transplant (excluding conditions covered in category one)	
	Advanced Alzheimer's Disease	
	Coma	
	Motor Neuron Disease /ALS	
	Paralysis	
Severe Burns		
50%	Coronary Bypass Surgery	1
	Heart Valve Replacement or Repair Surgery	
	Cancer in Situ after 90 days***	2



Amount Payable of Primary Maximum benefit:	
Primary	100 %
Spouse	50 %
Child	25 %

* An insured person will only be allowed one payout per category.

** If any of the insured are diagnosed with invasive cancer within the first 90 days of the policy effective date, the benefit amount is reduced to 10% of the maximum allowed benefit.

*** If any of the insured is diagnosed with cancer in situ within the first 90 days of the policy effective date, the benefit amount is reduced to 10% of the maximum allowed benefit.

The Maximum Allowed Benefit amount reduces by 50% at age 65 and coverage terminates at age 70.

ACCIDENTAL DEATH BENEFIT

TrioMED provides a benefit payout for a death resulting directly and independently from a covered accidental injury, up to your selected benefit maximum (100% benefit to the insured; 50% benefit to a covered spouse; 25% benefit to any covered children). The death must occur within 180 days of the Covered Accident.

ACCIDENTAL DISMEMBERMENT BENEFIT

NOT AVAILABLE WITH GUARANTEED ISSUE

The plan provides a benefit payout (% of the face amount) in the event of Accidental Dismemberment, occurring within 90 days of the covered accident. The benefit amount for these covered injuries will be a percentage (ranging from 25%-100%) of the accidental life benefit amount, depending on the specific injury. This is a limited benefit policy and does not cover losses related to sickness; it only covers losses that are related to accidents. AcciMed will pay the percentage of the Principal Sum shown below for the covered loss.

BENEFIT FOR THE LOSS OF:	PercentoffaceAmount
Both Hands	100%
The Entire Sight of Both Eyes	100%
One Hand and One Foot	50%
One Hand or One Foot and Entire Sight of One Eye	50%
One Hand or One Foot	50%
Speech and Hearing in Both Ears	100%
Speech or Hearing in Both Ears	50%
Hearing in One Ear	25%
Thumb and Index Finger of Same Hand	25%
All the Toes of the Same Foot	25%



	Amount Payable of the Benefit Maximum
Primary	100 %
Spouse	50 %
Child	25 %

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Unintentional injuries resulting from an accident continue to be the fifth leading cause of death



With TrioMed you can protect yourself and your family from the unfortunate event and consequences of an accident. There are five unique benefit levels to fit your budget and desired level of protection.

TRIOMED PLANS					
Accident Medical Expense Benefit	\$2,500	\$5,000	\$10,000	\$5,000	\$5,000
Accidental Death	\$2,500	\$5,000	\$10,000	\$5,000	\$5,000
Dismemberment Benefit	N/A	N/A	N/A	\$5,000	\$5,000
Critical Illness Benefit	\$2,500	\$5,000	\$10,000	\$15,000	\$30,000
Underwriting	Guaranteed Issue			Simplified Issue	



24 hour coverage provided

With three maximum benefits amounts to choose from, TrioMED provides the necessary coverage. Simply choose the desired benefit maximum once and coverage is extended to all TrioMed covered benefits.

Benefit Maximum	Equal to the Face Value
Spouse	50%
Dependent Child(ren)	25%

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LIFESTYLE WELLNESS BENEFIT DISCOUNTS



L.I.F.E Association is a non-profit "members only" association that provides its members with special privileges, empowering them to make positive choices in their day-to-day lives.

Travel Services:

The lowest guaranteed pricing with the highest quality concierge service available anywhere.

Consumer Protection:

Prevent. Protect. Prevail! The power to protect your identity and secure your personal information is easy. Now you can enjoy even more peace of mind knowing your personal information and purchases* are safe and secure.

*Most purchases are automatically covered within our 90-day Purchase Protection and Extended Repair Warranty programs. See details and restrictions at www.lifestyleinnovations.org

Healthcare:

In today's age of healthcare, many families cannot afford adequate healthcare coverage. To address these needs, Lifestyle Innovations offers members access to a variety of programs and services designed to maximize the value of our member's healthcare dollars. Included are Call MD, Call MD Online, Monthly e-Healthcare Newsletter, Hospital Negotiations, Direct Labs, Diagnostic Facility Negotiations, Senior Medical Alert, File MD and Family Keys.

Retail Store and Gifts:

Lifestyle Innovations will help you get more for less with substantial savings at many of the best stores in town. What could be better than the latest fashions, gifts and accessories with money left in your pocket? For a complete listing of retailers, visit us online.

Dining and Entertainment:

Enjoy a night out on the town with family and friends and save with special discounts from your favorite local restaurants, movie theaters and more! With Lifestyle Innovations a night out can be less expensive than staying in.

Adventure, excitement and thrills for the whole family for less! The greatest theme parks, major attractions, and ski resorts in the nation are yours to enjoy at special-admission pricing for members only.

Family Benefits:

Savings and even more savings! You and your family are entitled to special offers and rebates on all of the major wholesale club memberships, as well as savings on groceries at your local supermarket. Benefits include discounts on office and school supplies, a student grant locator program and so much more. Don't forget about the other members of your family - your pets. Our Family Benefits help you get special group rates on pet insurance. Medical and Wellness plans can save you up to 15% on coverage. The plans cover accidents, common illnesses, surgeries, hereditary conditions and more. Best of all, it works with any veterinarian.

Lifestyle Wellness Benefits and Discounts are NOT insurance.

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