

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

Guaranteed Issue



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 so 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 \$10,000 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 of \$10,000. If you're accident prone, as long as the accident is covered, we can help reduce the out-of-pocket expenses you may incur from 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.

ACCIDENT MEDICAL EXPENSE

\$2,500 | \$5,000 | \$10,000

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, \$2,000 deductible 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

\$2,500 | \$5,000 | \$10,000

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*
Primary	100%	Heart Attack	1
		Stroke	
		Major organ transplant (heart or combination transplant including heart)	2
		Invasive cancer after 90 days**	
		End stage renal failure	3
		Major organ transplant (excluding conditions covered in category one)	
	Advanced Alzheimer's Disease		
	Coma		
	Motor Neuron Disease /ALS	1	
	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 is 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 The Maximum Allowed Benefit amount reduces by 50% at age 65 and coverage terminates at age 70.

Unintentional injuries resulting from an accident continues to be the 5th leading cause of death *



ACCIDENT DEATH BENEFIT

\$2,500 | \$5,000 | \$10,000

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.

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

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	\$2,500	\$5,000	\$10,000
Spouse	50%		
Dependent Child(ren)	25%		



LIFESTYLE WELLNESS BENEFIT DISCOUNTS

L.I.F.E Association is a non-profit "members only" association that provides access to special privileges which empower its members with choices that can positively impact 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, 24-hour emergency roadside service, a student grant locator program and so much more. Don't forget about Fido! Get special group rates on VPI Superior or VPI Standard plans and save up to 15% on coverage. The plans cover accidental injuries, X-rays, surgeries, illnesses and more! Best of all, it works with any veterinarian.

Lifestyle Wellness Benefits and Discounts are NOT insurance.

Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Based on the state of issue, the policy will be underwritten by National Health Insurance Company, Integon National Insurance Company or Integon Indemnity Corporation. 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 Insurance Agent.