

IntellaPlan

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

Questions/Inquiries:

Member Services
(888) 781-0585

	IntellaPlan 2,500	IntellaPlan 5,000	IntellaPlan 10,000
INSURANCE BENEFITS			
Accident Medical Expense*	+	+	+
Critical Illness Policy	+	+	+
Accidental Death	+	+	+
LIFESTYLE WELLNESS DISCOUNTS			
Travel Services	+	+	+
Consumer Protection	+	+	+
HealthCare	+	+	+
Retail Store & Gifts	+	+	+
Dining & Entertainment	+	+	+
Family Benefits	+	+	+
MONTHLY COST			
Individual	\$24.99	\$31.99	\$43.99
Individual & Spouse	\$40.99	\$52.99	\$71.99
Individual & Child(ren)	\$38.99	\$49.99	64.99
Family	\$54.99	\$70.99	\$91.99

*Subject to a \$250 deductible if policy holder has primary medical insurance coverage. If the Insured Person is not covered under a primary Health Care Plan, we will pay benefits on a primary basis and a deductible of \$2,000 will apply to this benefit.

ACCIDENT MEDICAL EXPENSE

Our benefit options work to compliment your existing health coverage. Following a covered accidental injury, simply submit a claim. IntellaPlan will cover the excess expense up to your elected benefit amount (\$2,500, \$5,000 or \$10,000) minus your deductible. 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.



CRITICAL ILLNESS

More and more people are surviving life-threatening, critical illnesses today. With that, unfortunately, comes substantial medical debt. IntellaPlan 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 you getting well.



ACCIDENTAL DEATH

Our benefit plans will help you prepare for the unexpected. In the unfortunate event that the insured were to pass away due to a covered accident, the IntellaPlan will pay the elected benefit amount to your listed beneficiary.

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 Intella Plan 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. Review your entire policy packets for full benefit descriptions and definitions of your coverage. Effective dates are available for the 1st or 15th of the month, with a minimum 5 day advanced enrollment. 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, not covered by your health plan.

All subsequent treatments must be incurred within 26 weeks of the Covered Accident. Subject to a \$250 deductible if currently insured, \$2,000 deductible if not insured. Deductible will be deducted from any Benefit Amount for Accident Medical Expense. Applies to each Insured Person and each Accident.



The Accident Medical Expense Benefit terminates at age 65.

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BENEFIT DETAILS

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*
Primary	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	1
Severe Burns			
Coronary Bypass Surgery			
	50%	Heart Valve Replacement or Repair Surgery	2
		Cancer in Situ after 90 days***	1

	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.



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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.

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ACCIDENT DEATH BENEFIT

We will pay the Principal Sum as shown in the Group Accident Certificate Schedule if the Covered Person dies from a Covered Injury resulting directly and independently of all other causes from a Covered Accident. The death must occur within 180 days of the Covered Accident.



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