

# Benefits

## INJURCARE

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
\$200	<b>Emergency Treatment Benefit:</b> For emergency treatment within 14 days after a covered accident, charges up to ..... Payable if treatment is received in an emergency room, or one of the following is received (Payable only 3 times per calendar year per person): X-ray, digital motion x-ray, needle aspiration, laceration or puncture wound repair, administration of prescription medicine, tetanus shot, antivenom therapy, treatment for poisoning, repair of a damaged tooth, removal of a foreign object from eye, casts, splints, braces, crutches or 2nd or 3rd degree burn treatment	\$400
\$200	<b>Significant Diagnostic Scan Benefit:</b> Pays for the following diagnostic procedures received in a doctor's office or hospital within 30 days after a covered accident: MRI, Ultrasound, CT/ CAT Scan, EEG ..... (Maximum benefit per covered accident):	\$400
\$400	<b>Hospitalization Benefit:</b> For each day of inpatient hospitalization, up to 180 days per covered person .....	\$800
For example, a 10 day stay would be \$8,000 and in addition, we will also pay ...		
\$1,600	<b>Hospitalization Plus Benefit:</b> Upon inpatient hospitalization ..... (Payable once per calendar year, per covered person, per accident)	\$3,200
This policy has no cap on the total amount of benefits you can receive. Why would that be important when dealing with an accident?		

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Our policies have two main levels of coverage, the Preferred and the Elite. They both cover the exact same things, the Elite just pays you twice as much as the preferred. I'll show you the elite, since it's what most people get, but they are both great policies. (As you present the benefits you'll high level cover the benefits, pausing and engaging with the prospect a few times throughout.)

We have the **Emergency Treatment Benefit:** which is \$400 if you get hurt or need emergency or urgent care.

There's a **Significant Scan Benefit**

and the **Hospitalization Benefit:** this one is \$800 EVERY SINGLE DAY you're in the hospital. So if you're there for 10 days, we pay you \$8,000, and if you're there for 100 days, we pay you \$80,000. Can you see how that would be really helpful if you were laid up for a while? (listen and respond if necessary)

**Hospitalization Plus Benefit:** is \$3,200 on the first night you're admitted

Plus this policy has no caps on the total amount of benefits you can receive. Why do you think that might be important when dealing with an accident? (listen and respond)

(swipe to next page on iPad)

# INJURCARE

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
\$200	<b>Observation Room Benefit:</b> For each day you are charged one or more hours in an observation room ..... (Not payable any day the Hospitalization Benefit is paid)	\$400
\$600 \$1,200	<b>Ambulance Benefit:</b> For transportation to a hospital within 48 hours after a covered accident Ground Ambulance ..... Air Ambulance .....	\$1,200 \$2,400
\$5,000 \$2,000 \$1,400	<b>Fracture Benefit:</b> Pays the amount shown in the policy if you fracture a bone in a covered accident and it is treated by a physician within 30 days, for example: Thigh Fracture ..... Upper Arm Fracture ..... Wrist / Ankle Fracture ..... (If more than one bone is fractured, amount paid is for fracture with the highest benefit amount. Chip fractures pay 10% and Stress Fractures pay 20%)	\$10,000 \$4,000 \$2,800
Do you see how these benefits would be helpful if you were injured in an accident?		
\$3,200 \$1,280	<b>Dislocation Benefit:</b> For diagnosis and treatment by a physician within 90 days after a covered accident, for example: Hip Dislocation (with anesthesia) ..... Shoulder Dislocation (with anesthesia) ..... (Subsequent dislocations of the same joint will not be covered. If two or more joints are dislocated in the same accident, we will only pay for the joint involved with the highest benefit amount)	\$6,400 \$2,560

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There's an **observation room** benefit,

an **ambulance benefit** for both ground and air.

**The Fracture Benefit:** The basic idea here is the bigger the bone, the more we pay you. For example, if you break your wrist or ankle, it's \$\_\_\_\_. If you break your femur it's \$\_\_\_\_.

Do you see how these benefits would be helpful if you were injured in an accident? *(listen and respond)*

The **dislocation benefit** is up to \$2,500 for a shoulder or \$6,400 for a hip.

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# INJURCARE

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\$800	<b>Surgery Benefit:</b> For surgery by a physician within one year of the covered accident..... (Treatment must be received within 90 days of the accident and the benefit is limited to surgeries for the following: torn, severed or ruptured tendons or ligaments, ruptured disc and torn cartilage)	\$1,600
\$100	<b>Physical Therapy Benefit:</b> For each day, within 90 days after a covered accident or discharge date, whichever is later..... (Maximum 12 days per covered accident)	\$200
\$200	<b>Concussion Benefit:</b> For a concussion diagnosed by a physician within 7 days after a covered accident..... (Not payable when the Coma Benefit is paid for the same covered accident)	\$400
\$2,000	<b>Coma Benefit:</b> For a coma diagnosed by a physician within 7 days after a covered accident..... (Payable for loss of consciousness for 24 hours or more)	\$4,000
Your medical insurance may cover many of these bills, this money comes directly to you to use any way you need		

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There's a **Surgical Benefit** for \$1,600.

The **Physical Therapy Benefit:** We pay you \$200 for each day of physical therapy for up to 12 days per accident!

There's also a **Concussion & Coma Benefit.**



Your health insurance will cover most of these bills, but this money comes directly to you to use any way you see fit. Can you see how this is completely different from your health insurance? *(listen and respond)*

*(swipe to next page on iPad)*

# INJURCARE

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
\$10,000 \$20,000	<b>Dismemberment Benefit:</b> Pays if an accident causes the dismemberment of your hand, foot or eye within one year after a covered accident Single ..... Multiple ..... (This benefit is reduced by any Fracture Benefit paid for the same accident. If you later die from the same accident, the Accidental Death Benefit is reduced by the amount paid for this benefit)	\$20,000 \$40,000
\$20,000	<b>Accidental Death Benefit:</b> Pays if you are injured in an accident and the injury causes you to die within 180 days ..... (This benefit is reduced by any Fracture or Dismemberment Benefits paid for the same accident)	\$40,000
We also offer the following benefits for families . . .		
\$100	<b>Family Lodging Benefit:</b> For each day, up to 60 days, while a covered person is hospitalized due to an accident, up to ..... (For Single Parent, Couple and Family policies only)	\$200
up to \$10,000 per child	<b>Family Education Benefit:</b> Pays when the Accidental Death Benefit is paid for the policyowner or covered spouse for surviving children's tuition at an accredited institution of post-secondary education. Not payable for any child after the child attains age 25 ..... (For Single Parent and Family policies only. Payable for up to 5 covered children)	up to \$20,000 per child

Families value these benefits because it helps provide the quality of care they want as opposed to what they can afford. Wouldn't it be nice to have that option?

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Now, this is kind of the scarier page...

For the **dismemberment benefit**- if you lose a limb, we pay you \$20,000.

If you pass away from an accident, we pay your family \$40,000.

If you add kids to your plan, the **Family Lodging Benefit** kicks in and pays you \$200 per night if you have to travel for care.

and hopefully you never need this, but we have an **Education Benefit** which is up to \$20,000 per kid for them to go to college if you pass away from an accident.

So (Name), What did you like most so far: That it covers so much with no lifetime limits or that it pays the benefits directly to you?

*(listen and respond)*

Can you see why so many people are getting this?

*(Swipe to the commitments page)*

## Our Commitments to **You...**

- Benefits are paid **directly to you**, to use any way you see fit
- Benefits are paid **in addition** to any other insurance you have
- Claim payments are **deposited directly** to your bank account, at your option
- Coverage is **guaranteed renewable** for life as long as premiums are paid on time—only you can cancel
- Your phone call is answered by a **live person**—all services are provided in the United States
- Premium **does not increase** with age or because of claims
- We have **never raised a rate** on an existing policyholder

### SERVICE STRENGTH SECURITY



**A+ Superior**  
Rating from  
Better Business  
Bureau  
(as of 7/19)\*



**A+ (Superior)**  
Financial Strength  
Rating from A.M.  
Best Company  
(as of 7/19)\*



With roots beginning  
in 1900, Globe Life  
companies serve  
more than 13 million  
policyholders today.

\*Ratings for Family Heritage Life, a Globe Life company

Some of the commitments we make to you... Benefits are paid directly to you to use any way you see fit.

Benefits are paid in addition to any other insurance you have.

Claim payments are deposited directly to your bank account - at your option.

Coverage is guaranteed renewable for life as long as your premiums are paid on time. You're the only one that can make changes.

Your phone calls are answered by a live person - all services are provided in the United States.

Premiums do not increase because of age or claims & we've never raised a rate on an existing policy holder.

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