

Conseco Insurance Company
A life and health insurance company



Accident Secure[®]

PLUS

Accidental injury and disability income
supplemental health insurance



Protection for you—and your family!



Accident Secure[®] PLUS

Did you know?

- Worker's compensation only covers injuries that occur on the job.
- Major medical plans may cover only routine medical expenses for accidents or disability, leaving uncovered costs such as copays, transportation, physical therapy, emergency room visits and a host of other expenses for you to pay *out of your own pocket*.
- Loss of income due to a disability can strip you of your wealth—and the lifestyle to which you're accustomed.
- An accident plan is a great supplement to a high-deductible health plan.

According to the National Safety Council¹

- 66% of all accidents occur off the job.
- More than 23.8 million injuries required medical attention in 2003.
- In 2004, more than 82% of all costs and expenses due to accidental injuries were nonmedical.

How would **YOU** pay for unexpected costs?

- Spend your savings.
- Sell off assets.
- *Preserve* resources by acquiring **supplemental accident insurance.**



¹ National Safety Council, *Injury Facts[®], 2005-2006 Edition*, p.2, p.23, p.4.

The above facts represent the U.S. population, are for information only and do not imply coverage under the policy or endorsement of the company or the policy by the cited sources.



Choose the plan that's right for YOU

Accident Secure PLUS, offered by Conseco Insurance Company, **offers TWO accidental death and dismemberment plans** to help ensure that your family—and the wealth you've created—are protected. Premiums are based on the benefit level you select.

ACCIDENT BENEFITS:



Level 1



Level 2

| | | |
|--|----------------|-----------------|
| Accidental death ^{1, 2} | \$50,000 | \$75,000 |
| Common carrier death | \$100,000 | \$150,000 |
| Motorized vehicle or pedestrian death ^{1, 2} | \$75,000 | \$125,000 |
| Dismemberment ^{1, 2} | \$25,000 | \$40,000 |
| Fractures ^{1, 2} | \$2,400 | \$3,200 |
| Dislocations ^{1, 2} | \$2,200 | \$3,000 |
| Lacerations ^{1, 2} | \$300 | \$400 |
| Injuries requiring surgery ^{1, 2} | \$900 | \$1,200 |
| Burns ^{1, 2} | \$900 | \$1,200 |
| Paralysis ^{1, 2} | \$6,250 | \$12,500 |
| Inpatient hospital confinement <i>(Admitted to a hospital for 24 hours or more within 30 days of the accident, up to 365 days per covered accident)</i> | \$300 per day | \$500 per day |
| Intensive care unit (ICU) <i>(Up to 15 days per covered accident)</i> | \$600 per day | \$1,000 per day |
| Ambulance benefit | | |
| Ground: | \$150 | \$250 |
| Air: | \$1,000 | \$1,500 |
| <i>(One time per covered accident, within 72 hours after covered accident)</i> | | |
| Emergency room services ^{1, 3} <i>(Once per 24-hour period, within 72 hours after covered accident)</i> | \$300 | \$500 |
| Transportation <i>(More than 100 miles from site of accident or insured's residence, three trips per calendar year, per insured)</i> | \$400 | \$600 |
| Family lodging <i>(One hotel room for an immediate family member for up to 30 days if insured is confined more than 100 miles from residence)</i> | \$100 per day | \$125 per day |
| Physician's office visits, including chiropractor <i>(Includes two visits per covered accident, per insured)</i> | \$30 per visit | \$50 per visit |
| Physical therapy <i>(Eight visits per covered accident, per insured)</i> | \$30 per visit | \$50 per visit |
| Medical imaging—CT, MRI and EEG exams <i>(One time per covered accident, per insured)</i> | \$150 | \$200 |
| Medical appliances—wheelchair, walker, crutches, leg brace or back brace <i>(One time per covered accident, per insured)</i> | \$100 | \$125 |
| Prostheses <i>(Must be obtained within three years of the covered accident, maximum benefit per device, per covered accident, per insured)</i> | \$500 | \$750 |
| Blood and plasma <i>(One time per covered accident regardless of number of units received)</i> | \$100 | \$200 |

¹Maximum benefit

²Please refer to Accidental Death and Dismemberment benefit schedule, CIC-A2-SCHEd, for additional details.

Note: Other terms and conditions apply. See policy for details.

³Reduced benefit for children.

Accident disability coverage—choose from **TWO** options¹

\$500, \$1,000, \$1,500 or \$2,000 per month

Even when you have an accident, life goes on—and that includes life's expenses. Accident Secure PLUS gives you options that can help provide reassurance when the unexpected actually occurs. Accident disability coverage may only be purchased through an employer.

Option 1

Off-the-job accident total disability benefit¹

Covers you when an accident occurs away from work, rendering you disabled.

Option 2

24-hour accident short-term disability benefit¹

Covers you 24 hours per day—even while you're at work.

Optional riders²

Sickness Disability

\$500, \$1,000, \$1,500 or \$2,000 per month

Coverage when you become totally disabled due to sickness for up to 12 months, beginning on the 15th day of sickness. Guaranteed renewable to the age of 70. This rider is only available with accident disability coverage.

Public Safety

Law enforcement officers, corrections officers or firefighters receive a \$2,000 benefit for gunshot wounds received while in the line of duty. Treatment must be received by a physician in a hospital within 24 hours.

¹Both choices offer coverage for the policyowner for up to 12 months and are guaranteed renewable to the age of 70. The policyowner must be disabled within 90 days of a covered accident, be cared for on a regular basis by a physician, be employed at least 27.5 hours per week at the time of the covered accident and not be engaged in any employment or occupation for pay, benefit or profit. If the policyowner becomes totally disabled again due to the same type of bodily injury within six months of the end of a period during which the policyowner was totally disabled, we will treat this disability as the same disability.

²There is an additional charge for these riders. Premiums are based on the level selected.

Other terms and conditions apply. See policy for details.



Our assurances

With Conseco Insurance Company, you get these important assurances:

- Your benefits are paid directly to you or to whomever you choose, unless otherwise required.
- Your benefits have no lifetime maximum limits, and are renewable as long as premiums are paid.¹
- Your benefits are paid regardless of any other insurance you carry.
- We have never raised a premium rate on an existing accident policyholder.
- Your rates cannot be increased unless all rates of that kind are raised in your state.

¹*Disability benefits/rider guaranteed renewable to the age of 70.*



MILLIONS of people have accidents every year. Will you or your family be affected?

Accidents and disabilities can create serious financial worries. Accident Secure PLUS can help protect you and your loved ones from those concerns by providing additional assurance that major medical plans can't.

In addition to the routine expenses that medical insurance covers, there are additional costs that you must pay yourself—not to mention the possibility of lost wages.

Accident Secure PLUS.
Protect your most valuable
asset—your income!

Limitations and exclusions

This policy/rider does not cover any sickness, accidental injury or condition that was diagnosed by or for which you consulted a physician within 12 months prior to the effective date of coverage or for losses related to such injury or condition that occur during the first 12 months after the effective date of coverage. We will not pay for loss contributed to, caused by or resulting from: war or any act of war (declared or not); participating in or contracting with the armed forces (including Coast Guard) of any country or international authority; committing or attempting to commit suicide, regardless of mental capacity; injuring or attempting to injure yourself intentionally, regardless of mental capacity; being in an accident more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahamas, Virgin Islands, Bermuda or Jamaica (except under the Accidental Death benefit); riding in or driving any motor-driven vehicle in any race, stunt show, speed test or on any race course or speedway; operating, learning to operate, serving as a crew member on or jumping or falling from any aircraft, including those that are not motor-driven; hang-gliding; bungee jumping, parachuting, sail-gliding; parasailing, parakiting, mountaineering; being legally intoxicated or so intoxicated that mental or physical abilities are seriously impaired; being under the influence of any narcotic, unless such narcotic is taken under the direction of a physician; voluntary participation in an illegal act; working at an illegal job; participating in any sporting event for pay or prize money; having any disease, bodily or mental illness, or degenerative process. We also will not pay benefits for any related medical treatments or diagnostic procedures.

Sickness Disability rider: Policyowner must be employed at least 27.5 hours per week at the time the sickness is diagnosed; be totally disabled; not be engaged in any employment or occupation for pay, benefit or profit; and be cared for on a regular basis (at least monthly) by a physician. The same sickness occurring within 6 months of the end of the disability period will be treated as the same disability. A 14-day elimination period applies to each sickness. We will not pay for loss contributed to, caused by or resulting from your: normal pregnancy; having mental or emotional disorders; alcoholism or drug abuse.

We will not pay for loss contributed to, caused by or resulting from your: cosmetic/plastic surgery that is not for the diagnosis or treatment of a covered sickness based upon generally accepted medical practice and that is not medically necessary. The following procedures are not covered under any circumstances, even if performed for diagnosis or treatment of a covered sickness or considered medically necessary: abdominoplasty (tummy tuck); mammoplasty (breast enlargement); rhinoplasty (nose job); or suction-assisted lipectomy (liposuction). Complications from any cosmetic/plastic surgery are not covered.

We will not pay for loss contributed to, caused by or resulting from your: elective surgery that is not for the diagnosis or treatment of a covered sickness based upon generally accepted medical practice and that is not medically necessary. The following surgeries are not covered under any circumstances: gastric bypass, even if performed for diagnosis or treatment of a covered sickness or considered medically necessary; voluntary abortion (except where the policyowner would be endangered if the fetus were carried to term or where medical complications have arisen from abortion); and sex changes. Complications from any elective surgery are not covered.

No postpartum benefits will be paid for any postpartum disability under the disability benefits.

Public Safety rider: For multiple gunshot wounds within a 24-hour period, the benefit is payable for one wound only. If death occurs as a result of the same shooting, we will pay only the largest of the benefits for which the policyowner is eligible. This rider does not cover gunshot wounds received off the job or from nonconventional firearms. A conventional firearm is defined as a weapon from which a bullet or shot is fired by gunpowder or compressed gas.

Confinement in a hospital means assignment to a bed, for which room and board charges are made, as an inpatient in a hospital on the advice of a physician for a minimum 24-hour period. The confinement must be as a result of accidental injury or sickness.

A hospital is not a bed, unit or facility that functions as a skilled nursing facility, a nursing home, an extended care facility, a convalescent home, a rest home or a home for the aged; a sanatorium; a rehabilitation center; a place primarily for providing care for alcoholics or drug addicts; or a facility for the care and treatment of mental disease or mental disorders.

An intensive care unit is not a progressive care unit; a sub-acute intensive care unit; an intermediate care unit; a private, monitored room; an observation unit; a surgical recovery room; or a room, bed or ward customarily used for patient confinement.

Premiums for the Accidental Death and Dismemberment coverage are based on age, health and selection of benefit plan. Disability premiums are based on job class and benefit amount selected.

This brochure is not the contract and is only intended to be a brief, general description of coverage. The benefits described are contained in policy form CIC1022UT and have limitations. For costs and complete details of coverage, contact your agent.

Disability Benefits/rider are only available to the policyowner. Spouse/children are not covered under any disability benefits/rider.

Policy forms: CIC1022UT

Rider series:
Sickness Disability rider: R1022SDUT
Public Safety rider: R1022PS

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