

## Accident Insurance

CHUBB®

### Add Accident Insurance coverage— to your health insurance plan



#### **Cash benefits paid in addition to any other coverage you have**

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Chubb Accident insurance can help.

Chubb Accident insurance pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. Benefits are designed to cover health plan gaps for out-of-pocket expenses like deductibles, copays, and coinsurance. Let Chubb Accident insurance help take care of your bills so you can take care of yourself and your family.

Every second,  
an American  
is accidentally  
injured.<sup>1</sup>

95% of workers  
have annual  
deductibles  
ranging from  
\$1,000-\$3,000.<sup>2</sup>

Nearly 45%  
of people visit  
the ER  
each year.<sup>3</sup>



For adopting FOP Lodges, in filed and approved states only, that are participating members of the First Responders Benefit Trust.



Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

### When you need it most

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Chubb Accident insurance provides coverage if you are accidentally injured and need treatment, whether you go to a physician’s office, urgent care center or the emergency room. There are no restrictions on how the money can be used.

### Accident Insurance benefits include

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#### First Accident

Pays you \$100 soon after you report your first claim for covered benefits. If you get injured, we can begin processing your claim right over the phone so you can get cash fast.

#### Sports Package

Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports. Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses.

#### Rehabilitation Package

We pay cash benefits for Admission, Daily Confinement and Recovery! Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

### Chubb makes it easy

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You receive personalized benefits at group rates with convenient payroll deduction. The simple application process with no medical questions allows your coverage to start quicker and is continuous. Complements all health plans, including high deductible coverage and is HSA compatible.

### How Accident Insurance benefits work

Chubb Accident insurance helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here’s how benefits may stack up:

**The Sports Package increases the total benefit payment by \$560.**

<b>First Accident</b>	<b>\$ 100</b>
Ambulance	\$ 200
ER Visit	\$ 150
X-Ray	\$ 40
Fracture	\$ 1,000
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,240
<b>PLUS Sports Package</b>	<b>\$ 560</b>
<b>Total Payment</b>	<b>\$ 2,800</b>

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance or policy for terms and conditions.

## Schedule of Benefits – 24-Hour Coverage

### Platinum & Diamond Plans

Initial Care	PLATINUM	DIAMOND
Ambulance		
<i>Ground</i>	\$200	\$200
<i>Air</i>	\$2,000	\$2,000
Emergency Room	\$75	\$150
Initial Doctor's Office Visit	\$25	\$50
Urgent Care	\$75	\$100
Emergency Dental		
<i>Crown</i>	\$300	\$400
<i>Extraction</i>	\$75	\$100
Hospital and Rehabilitation		
Hospital Admission	\$1,000	\$1,250
ICU Admission	\$2,000	\$2,500
Rehabilitation Admission	\$1,000	\$1,250
Hospital Confinement <i>per day, up to 365 days</i>	\$200	\$250
ICU Confinement <i>per day, up to 30 days</i>	\$400	\$500
Rehabilitation Confinement <i>per day, up to 30 days</i>	\$120	\$150
Recovery <i>per day, up to seven days</i>	\$25	\$100
Follow-up Care & Treatment		
Abdominal or Thoracic Surgery	\$1,500	\$1,500
Appliances	\$100	\$100
Blood, Plasma, Platelets	\$300	\$300
Chiropractic Care <i>per visit, up to three visits</i>	\$25	\$50
Concussion	\$100	\$100
Follow-up Treatment <i>per visit, up to three visits</i>	\$50	\$50
Lodging <i>for treatment and confinement in a hospital 100 miles or more away; per night, up to 30 nights</i>	\$125	\$150
Major Diagnostic Exam (CT, MRI, etc.)	\$150	\$200
Organ Loss	\$2,500	\$2,500
Outpatient Surgery Facility	\$25	\$50
Physical Therapy <i>Per visit, up to 10 visits</i>	\$50	\$50
Prosthetics	\$1,000	\$1,500
Tendon, Ligament, or Rotator Cuff Surgery	\$500	\$750
Transportation <i>for treatment 100 miles or more away; per trip, up to three trips</i>	\$500	\$600
X-ray	\$30	\$40

Injuries	PLATINUM	DIAMOND
Burns <i>2nd/3rd Degree</i>	\$2,000-\$10,000	\$2,000-\$10,000
Skin Graft	25% of the burn benefit	
Coma	\$10,000	\$12,500
Dislocations <i>up to ...</i>	\$2,520	\$4,800
Eye	\$250	\$300
Fractures <i>up to ...</i>	\$3,500	\$3,500
Herniated Disc Surgery	\$500	\$750
Knee Cartilage (Torn) Surgery	\$500	\$750
Lacerations	\$30-\$400	\$30-\$500
Loss of Hands, Feet or Sight	\$14,000	\$20,000
Loss of Fingers or Toes	\$1,500	\$2,000

Additional Benefits		
Accidental Disability (on/off the job) <i>0 days elimination period; per month, up to 12 months</i>	\$1,000	\$1,500
First Accident once per policy	\$100	\$100
Sports Package Benefits are 25% higher when accident is due to participation in organized sports. Up to \$1,000 per person per year.		
Accidental Death		
<i>Employee &amp; Spouse</i>	\$25,000	\$50,000
<i>Child</i>	\$5,000	\$10,000
Family Care <i>for each child in a child care center; per day, up to 30 days</i>	\$25	\$50

Monthly Premium	PLATINUM	DIAMOND
Employee	\$ 32.84	\$ 54.05
Employee + Spouse	\$ 40.20	\$ 75.89
Employee + Child(ren)	\$ 44.07	\$ 76.49
Family	\$ 51.56	\$ 99.08

Benefits may vary by state. Benefits are paid once per accident unless otherwise noted. See your Certificate of Insurance for details about these benefits including related requirements or limitations.



You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know Chubb has you covered.

## Features

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### Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

### Guaranteed Issue

No medical history is required for coverage to be issued.

### Guaranteed renewable

Your coverage cannot be cancelled as long as your premiums are paid as due.

### Fully portable

You can keep your coverage even if you change jobs or retire.

### HSA Compatible

## Exclusions & Limitations

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This is Accident-Only Insurance. No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person. No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.

This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage.

This document is a brief description of Form No. C14059R. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

## Initial eligibility

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### Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and up

### Spouse

- Ages 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.

### Dependent children/grandchildren

- Ages 0 to 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

1. National Safety Council, Injury Facts 2017
2. Kaiser Family Foundation, 2018 Employer Health Benefits Survey, Oct. 2018
3. www.cdc.gov/nchs; accessed Jan. 2019

Chubb. Insured.<sup>SM</sup>

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.

www.chubbworkplacebenefits.com