



**ACCIDENT
INSURANCE** 

Accident Insurance

Good things in life happen every day, and unfortunately, accidents happen too. Our Accident Insurance can help you when you and your family need it most.





No one plans on getting injured... but just in case, we've got you covered

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 Accident Insurance can help.

Accident Insurance pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. Accident Insurance also pays extra benefits for injuries resulting from participating in organized sports. You can use Accident Insurance cash benefits to help take care of your bills, so you can focus on your recovery.



**First Accident
Benefit pays an
additional \$100.**



Accident Insurance benefits include:



First Accident

Pays you \$100 soon after you report your first claim for covered benefits.



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.

Here's how Accident Insurance benefits work:

Accident Insurance helps pay for the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatment, facility care, and follow-up care.

If your child gets injured at soccer practice and breaks his leg, here's how benefits may stack up:

ENHANCED PLUS PLAN	
First Accident	\$100
Ambulance	\$200
ER Visit	\$125
X-Ray	\$40
Fracture	\$500
Crutches	\$100
Physical Therapy	\$500
Follow-up Visits	\$150
Subtotal	\$1,715
Plus Sports Package	\$429
Total Payment	\$2,144



**The Sports
Package increases
the total benefit
payment by 25%**

Benefits Increase \$429

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 policy for terms and conditions.



- ☐ BASE
- ☐ ENHANCED
- ☐ ENHANCED PLUS

- ☐ 24-hour Coverage
- ☐ Non-occupational Coverage

Schedule of Benefits

	★	★★	★★★
	BASE	ENHANCED	ENHANCED+
Initial Care			
Ambulance (Ground)	\$120	\$200	\$200
Ambulance (Air)	\$1,000	\$2,000	\$2,000
Emergency Room	\$75	\$100	\$125
Initial Doctor's Office Visit	\$25	\$50	\$50
Urgent Care	\$50	\$75	\$100
Emergency Dental			
Crown	\$200	\$300	\$400
Extraction	\$50	\$75	\$100
Hospital and Rehabilitation			
Hospital Admission	\$500	\$1,000	\$1,250
ICU Admission	\$1,000	\$2,000	\$2,500
Rehabilitation Admission	\$500	\$1,000	\$1,250
Hospital Confinement (per day, up to 365 days)	\$150	\$225	\$250
ICU Confinement (per day, up to 30 days)	\$300	\$450	\$500
Rehabilitation Confinement (per day, up to 30 days)	\$90	\$135	\$150
Recovery (per day, up to 7 days)	\$50	\$75	\$100
Follow-up Care & Treatment			
Abdominal or Thoracic Surgery	\$750	\$1,500	\$1,500
Appliances	\$75	\$100	\$100
Blood, Plasma, Platelets	\$200	\$300	\$300
Chiropractic Care (per visit, up to 3 visits)	\$25	\$25	\$25
Concussion	\$60	\$100	\$100
Follow-up Treatment (per visit, up to 3 visits)	\$25	\$25	\$50
Lodging (per night, up to 30 nights; 100 or more miles)	\$100	\$125	\$150
Major Diagnostic Exam (CT, MRI, etc.)	\$100	\$150	\$200
Organ Loss	\$2,500	\$2,500	\$2,500
Outpatient Surgery Facility	\$25	\$25	\$25
Physical Therapy (per visit, up to 10 visits)	\$25	\$25	\$50
Prosthetics	\$500	\$1,000	\$1,500
Tendon, Ligament, or Rotator Cuff Surgery	\$400	\$500	\$750
X-Ray	\$20	\$30	\$40

	★	★★	★★★
	BASE	ENHANCED	ENHANCED+
Follow-up Care & Treatment			
Transportation (for treatment and confinement in a hospital 100 miles or more away; per trip up to three trips)	\$300	\$500	\$600
Burns			
2nd/3rd Degree	\$750- \$7,500	\$1,000- \$10,000	\$1,000- \$10,000
Coma	\$7,500	\$10,000	\$12,500
Dislocations	\$12- \$1,000	\$25- \$1,000	\$50- \$1,000
Eye Injury	\$200	\$250	\$300
Fractures	\$12- \$1,000	\$26- \$1,000	\$50- \$1,000
Herniated Disc Surgery	\$400	\$500	\$750
Knee Cartilage (Torn) Surgery	\$400	\$500	\$750
Lacerations	\$20- \$300	\$30- \$400	\$30- \$500
Loss of Hands, Feet or Sight	Up to \$10,000	Up to \$14,000	Up to \$20,000
Loss of Fingers or Toes	Up to \$1,200	Up to \$1,500	Up to \$2,000

Additional Benefits			
First Accident			
Once per policy	\$100	\$100	\$100
Accidental Death			
Insured & Spouse	\$20,000	\$20,000	\$20,000
Child	\$4,000	\$4,000	\$4,000
Catastrophic Accident			
Prior to Age 70			
Insured & Spouse	\$25,000	\$25,000	\$25,000
Child	\$12,500	\$12,500	\$12,500
On or After Age 70	50%	50%	50%
Family Care (per child in a Child Care Center while parent is confined; per day, up to 30 days)	\$25	\$25	\$25
Sports Package Benefits are 25% higher when accident is due to participation in organized sports. Up to \$1,000 per person per year			
Wellness/Health Screening (per person, once per year; 90 day waiting period)	\$25	\$25	\$50



How does Accident Insurance help?

You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know we've got you covered. You can use Accident Insurance cash benefits to help take care of your bills, so you can focus on taking care of yourself and your family.



Features

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.

Portable

This is an individually issued policy and you own it. Unlike typical group benefits through your employer, this coverage stays with you even if you leave your present job.

HSA Compatible

Owning this coverage does not disqualify you from having a Health Savings Account.

Initial Eligibility

Primary Insured

- Ages 18 and up

Spouse

- Ages 18 and up

Dependent Children/Grandchildren

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

Facts

About 1 in 5 people sought medical attention for injuries.¹



About 86% of medically consulted injuries occur off the job.¹



¹ National Safety Council, InjuryFacts.nsc.org, 2024

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

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.

This document is a brief description of Policy series 14185. Refer to your policy for specific details on benefits, exclusions and limitations that may vary by state.



Accident Benefits Summary

Name:

TYPE OF COVERAGE	PREMIUM
☐ Primary Insured	
☐ Primary Insured + Spouse	
☐ Primary Insured + Child(ren)	
☐ Family	\$

Exclusions

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 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 the alcohol in the jurisdiction where 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;
- War or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;

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.

If Your Coverage Type (shown in the Schedule of Benefits) is Non-Occupational, no benefits will be paid for an injury incurred while working for pay or profit.