

# Accident Insurance

CHUBB®



## **Enjoy 24/7 protection—on or off the job**

Accidents can happen anytime, anywhere. Major medical insurance pays many of the doctor and hospital bills - but there are likely to be many other medical and non-medical expenses that you must pay yourself. Even if you have an emergency cash fund, chances are it may not be enough.

## **Cash benefits to help cover expenses**

- Deductibles and copayments on your medical insurance
- Other out-of-pocket medical costs
- Monthly expenses such as mortgage or rent, car payments, utility bills and more
- Everyday needs like childcare, home maintenance, groceries and transportation

## **Dependable coverage**

- Cash benefits paid directly to you for payable claims (in addition to all other private insurance)
- Immediate coverage - no waiting period
- 24/7 coverage on or off the job, 365 days a year
- No reduction in benefits if you file multiple claims
- Protection that you keep even if you change jobs

See the policy for complete details of policy benefits and exclusions/limitations.

Benefits*	Standard	Choice	Preferred
Hospital Admission	\$1,000	\$1,000	\$1,250
Hospital Confinement, per day/max. 365 days	\$200	\$275	\$375
ICU Admission	\$2,000	\$2,000	\$2,500
ICU Confinement, per day/max. 30 days	\$400	\$550	\$750
Rehab Admission	\$1,000	\$1,000	\$1,250
Rehab Confinement, per day/max. 30 days	\$120	\$165	\$225
Outpatient Surgical Facility	\$200	\$200	\$300
Recovery Benefit, per day/max. 7 days	\$35	\$50	\$100
Emergency Room	\$75	\$100	\$150
Initial Doctor Visit	\$50	\$75	\$125
Follow-up, PT, OT, per day/max. 2 days	\$20	\$25	\$50
Urgent Care	\$50	\$75	\$125
X-Ray	\$15	\$20	\$40
Diagnostic exams (CT, MRI, etc.)	\$75	\$100	\$200
Air Ambulance	\$750	\$1,000	\$2,000
Ground Ambulance	\$100	\$120	\$200
Appliances	\$50	\$75	\$100
Blood/Plasma	\$150	\$200	\$300
Burns	\$600-\$6,000	\$750-\$7,500	\$1,000-\$10,000
Coma	\$6,000	\$7,500	\$12,500
Concussion	\$50	\$60	\$100
Emergency Dental Work	\$40-\$160	\$50-\$200	\$100-\$400
Eye Injury	\$150	\$200	\$300
Herniated Disc	\$300	\$400	\$750
Internal Organ Loss	\$2,000	\$2,500	\$2,500
Knee Cartilage Torn (repair)	\$300	\$400	\$750
Lacerations	\$15-\$250	\$20-\$300	\$30-\$500
Lodging (per night, max. 30 nights)	\$75	\$100	\$150
Loss of Finger, Toe, Hand, Foot or Sight	\$450-\$7,500	\$600-\$10,000	\$1,000-\$20,000
Prosthesis	\$250	\$500	\$1,500
Skin Graft	25%* Burn	25%* Burn	25%* Burn
Surgery (abdomen/thoracic only)	\$550	\$750	\$1,500
Tendon, Ligament, Rotator Cuff (1)	\$250	\$400	\$750
Transportation	\$200	\$300	\$600
Fractures & Dislocations	\$200-\$750	\$300-\$1,000	\$800-\$2,000
Sports Package, up to \$1,000 per year	125%	125%	125%
AD&D (primary, spouse, child) per person	\$20,000	\$30,000	\$50,000

Monthly Premiums**	Standard	Choice	Preferred
Primary	\$14.22	\$18.02	\$28.00
Primary + Spouse	\$24.00	\$30.45	\$47.36
Primary + Children	\$26.76	\$34.02	\$51.96
Primary + Family	\$36.54	\$46.45	\$71.32

## Exclusions and Limitations

This is an Accident Only policy. Benefits will not be payable if a loss is directly caused by or results from any sickness or disease or a covered person's:

- alcoholism or drug addiction;
- participating in a felony, riot or insurrections;
- committing or attempting to commit suicide;
- self-inflicted intentional injuries; dental treatment, except for treatment due to injury of sound natural teeth;
- war or any act of war, declared or undeclared, or serving in the armed forces or units auxiliary thereto.

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

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