



## **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 Chubb Accident can help.

Chubb Accident pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

### **Accident Benefits always include:**

#### **First Accident**

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

#### **Rehabilitation Package**

We pay cash benefits for Admission, Daily Confinement and Recovery at either a Rehabilitation Center following a hospital stay or recovery at home.

#### **Family Care**

Pays a daily benefit for up to 30 days to help with childcare!

### **Initial Eligibility**

**Member** Actively employed working at least 17.5 hours per week; 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.

### **Exclusions & Limitations**

This is Accident-Only Insurance. 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 any narcotic unless administered on the advice of a Physician. (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.)
- Commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Suicide, attempted suicide or intentionally self-inflicted injury;

- Dental care or treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident and except for dental care treatment necessary due to congenital disease or anomaly;
- War or any act of war (whether declared or undeclared), or service 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.

This document is a brief description of Policy Form No. 44065-BD. Refer to your policy for specific details about benefits, exclusions and limitations.

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 Life Insurance Company of New York, Latham, NY, a Chubb company.

For members of



## Schedule of Benefits – Non-occupational Coverage

### Gold & Diamond Plans

Initial Care	GOLD	DIAMOND
Ambulance		
<i>Ground</i>	\$120	\$200
<i>Air</i>	\$1,000	\$2,000
Emergency Room	\$75	\$125
Initial Doctor's Office Visit	\$25	\$50
Urgent Care	\$50	\$100
Emergency Dental		
<i>Crown</i>	\$200	\$400
<i>Extraction</i>	\$50	\$100

Hospital and Rehabilitation	GOLD	DIAMOND
Hospital Admission	\$500	\$1,250
ICU Admission	\$1,000	\$2,500
Rehabilitation Admission	\$500	\$1,250
Hospital Confinement (metro/nonmetro) <i>per day, up to 365 days</i>	\$150/\$150	\$240/\$165
ICU Confinement (metro/nonmetro) <i>per day, up to 30 days</i>	\$300/\$300	\$480/\$330
Rehabilitation Confinement <i>per day, up to 30 days</i>	\$90	\$120

Follow-up Care & Treatment	GOLD	DIAMOND
Abdominal or Thoracic Surgery	\$750	\$1,500
Appliances	\$75	\$100
Blood, Plasma, Platelets	\$200	\$300
Chiropractic Care <i>per visit, up to three visits</i>	\$25	\$25
Concussion	\$100	\$200
Follow-up Treatment <i>per visit, up to two visits</i>	\$25	\$50
Lodging <i>for treatment 100 miles or more away; per night, up to 30 nights</i>	\$100	\$150
Major Diagnostic Exam (CT, MRI, etc.)	\$100	\$150
Organ Loss	\$2,500	\$2,500
Outpatient Surgery Facility	\$50	\$50
Physical Therapy <i>per visit, up to 10 visits</i>	\$25	\$50
Prosthetics	\$500	\$1,500
Tendon, Ligament, or Rotator Cuff Surgery	\$400	\$750
Transportation <i>for treatment and confinement in a hospital 100 miles or more away; per trip, up to three trips</i>	\$300	\$600
X-ray	\$25	\$45

Injuries	GOLD	DIAMOND
Burns		
<i>2nd/3rd degree</i>	\$750-\$7,500	\$1,000-\$10,000
Skin Graft	25% of the burn benefit	
Coma	\$7,500	\$12,500
Dislocations		
<i>Open reduction, up to ...</i>	\$3,600	\$4,800
<i>Closed reduction, up to ...</i>	\$1,800	\$2,400
Eye	\$200	\$300
Fractures		
<i>Open reduction, up to ...</i>	\$5,000	\$7,000
<i>Closed reduction, up to ...</i>	\$2,500	\$3,500
Herniated Disc Surgery	\$400	\$750
Knee Cartilage (Torn) Surgery	\$400	\$750
Lacerations	\$20-\$300	\$30-\$4500
Loss of Hands, Feet or Sight - <i>up to</i>	\$10,000	\$20,000
Loss of Fingers or Toes - <i>up to</i>	\$1,200	\$2,000

Additional Benefits	GOLD	DIAMOND
<b>First Accident once per policy</b>	<b>\$100</b>	<b>\$100</b>
Accidental Death		
<i>Employee &amp; Spouse</i>	\$20,000	\$20,000
<i>Child</i>	\$4,000	\$4,000
Catastrophic Accident		
<i>Prior to Age 70</i>		
<i>Employee &amp; Spouse</i>	\$25,000	\$25,000
<i>Child</i>	\$12,500	\$12,500
<i>On or after Age 70</i>	50%	50%
Family Care <i>for each child in a child care center; per day, up to 30 days</i>	\$25	\$5

Benefits may vary by state. Benefits are paid once per accident unless otherwise noted.

Marketed by  
**Choice Benefits America**

1-844-229-5629