

COMBINED®

A Chubb Benefits Company



**ACCIDENT
CHAMPION**



If They Need You, You Need a Champion

Good things in life happen every day, and unfortunately, accidents happen too. You need a champion to help you defend and protect the things you value most.



ENHANCED PLUS | MISSOURI



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 Champion can help.

Accident Champion pays cash benefits directly to you or anyone you choose, regardless of any other coverage you have. And Accident Champion pays extra benefits for injuries resulting from participating in organized sports. Use Accident Champion cash benefits to help take care of your bills so you can take care of yourself and your family.



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



Accident Champion Benefits Always Include:



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 as soon as you submit it, so you can get cash benefits in a timely manner.



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 Champion Benefits Work:

Accident Champion 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 you get injured at soccer practice and break your leg, here's how benefits may stack up:

ENHANCED PLUS	
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 certificate of insurance for terms and conditions.



Schedule of Benefits

WEEKLY PREMIUM

Employee	\$5.64
Employee + Spouse	\$8.88
Employee + Child(ren)	\$8.88
Family	\$12.18

Enhanced Plus (24-hour coverage)

Initial Care

Ambulance (Ground/Air)	\$200/\$2,000
Emergency Room	\$125
Initial Doctor's Office Visit	\$50
Urgent Care	\$100
Emergency Dental (Crown/Extraction)	\$400/\$100

Hospital and Rehabilitation

Hospital Admission	\$1,250
ICU Admission	\$2,500
Rehabilitation Admission	\$1,250
Hospital Confinement (per day, up to 365 days)	\$250
ICU Confinement (per day, up to 30 days)	\$500
Rehabilitation Confinement (per day, up to 30 days)	\$150
Recovery (per day, up to 7 days)	\$100

Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$1,500
Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care (per visit, up to 3 visits)	\$25
Concussion	\$100
Follow-up Treatment (per visit, up to 3 visits)	\$50
Lodging (per night, up to 30 nights)	\$150
Major Diagnostic Exam (CT, MRI, etc.)	\$200
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy (per visit, up to 10 visits)	\$50
Prosthetics	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$750
Transportation For treatment and confinement in a hospital 100 miles or more away; (per trip up to 3 trips)	\$600
X-Ray	\$40

Injuries

Burns 2nd/3rd Degree	\$1,000-\$10,000
Coma	\$12,500
Dislocations	
Ankle, Foot, Hip, Knee	\$1,000
Finger, Toe	\$200
All Other	\$500
Eye	\$300
Fractures	
Skull, Hip, Thigh, Body of Vertebrae	\$1,000
Finger, Toe	\$200
All Other	\$500
Herniated Disc Surgery	\$750
Knee Cartilage (Torn) Surgery	\$750
Lacerations	\$30-\$500
Loss of Hands, Feet or Sight	Up to \$20,000
Loss of Fingers or Toes	Up to \$2,000

Additional Benefits

First Accident Once Per Policy	\$100
Accidental Death	
Employee & Spouse	\$20,000
Child	\$4,000
Catastrophic Accident Prior to Age 70	
Employee & Spouse	\$25,000
Child	\$12,500
On or After Age 70	50%
Family Care For Each Child in a Child Care Center: (per day, up to 30 days)	\$25
Sports Package Benefits are 25% higher when accident is due to organized sports. Up to \$1,000 per person per year	
Wellness (per person, once per year; 90 day waiting period)	\$50



How Does Accident Champion 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. Let Accident Champion help take care of your bills, so you can take care of 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.

Fully Portable

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

HSA Compatible

Initial Eligibility

Employee

- 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

Facts

Over 38 million emergency room visits each year are due to injuries.¹



62 million adults receive medical consultation for injuries each year.²



¹ [cdc.gov/nchs/fastats/emergency-department.html](https://www.cdc.gov/nchs/fastats/emergency-department.html)

² National Safety Council, Injury Facts, 2020 Edition

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

This document is a brief description of Certificate Form No. C14059R-MO. Refer to your certificate of insurance for specific details on benefits, exclusions and limitations that may vary by state.

Accident Benefits Summary

Name:

TYPE OF COVERAGE

- ☐ Employee
- ☐ Employee + Spouse
- ☐ Employee + Child(ren)
- ☐ Family

PAYROLL DEDUCTION

\$

Exclusions & Limitations

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.