



**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.



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. Benefits are paid for injuries and their treatment as shown on the Schedule of Benefits on the next page. Let Accident Champion 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.



Rehabilitation Package

We pay cash benefits for admission and daily confinement. When you are released to a rehabilitation center following a hospital stay, we pay a daily rehabilitation benefit to help with your transition back to home or work.

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 PLAN	
First Accident	\$100
Ambulance	\$200
ER Visit*	\$150
X-Ray*	\$35
Fracture*	\$400
Crutches*	\$100
Physical Therapy	\$500
Follow-up Visits*	\$150
Total Payment	\$1,635

*Benefit amount increases by 130% beginning at age 65

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.



WEEKLY PREMIUM

Employee	\$3.84
Employee + Spouse	\$7.02
Employee + Child(ren)	\$7.56
Family	\$10.74

Schedule of Benefits

Enhanced (24-hour coverage)

Initial Care

Ambulance (Ground/Air)	\$200/\$2,000
Emergency Room*	\$150
Initial Doctor's Office Visit	\$25
Urgent Care	\$50
Emergency Dental (Crown/Extraction)	\$300/\$75

Hospital and Rehabilitation

Admission Benefits

Hospital Admission* (pays when the initial admission is to a unit other than the ICU)	\$1,000
ICU Admission* (pays when the initial admission is to the ICU)	\$2,000
Rehabilitation Admission	\$1,000

Confinement Benefits

(one benefit paid per day of confinement, not both)

Hospital Confinement (per day, up to 365 days)	
Non-Metro/Metro Area**	\$165/\$240
ICU Confinement (per day, up to 30 days)	
Non-Metro/Metro Area**	\$330/\$480
Rehabilitation Confinement (per day, up to 30 days)	\$120

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	\$150
Follow-up Treatment* (per visit, up to 3 visits)	\$50
Lodging (for treatment 100 miles or more away; per night, up to 30 nights)	\$125
Major Diagnostic Exam* (CT, MRI, etc.)	\$150
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy (per visit, up to 10 visits)	\$50
Prosthetics	\$1,000
Tendon, Ligament, Rotator Cuff Surgery*	\$750
Transportation* (for treatment and confinement in a hospital 100 miles or more away; per trip up to three trips)	\$500
X-Ray*	\$35

Injuries

Burns	
2nd/3rd Degree	\$1,000-\$10,000
Skin Graft	25% of the burn benefit
Dislocations†	
Ankle, Foot, Hip, Knee	\$1,000
Finger, Toe	\$100
All Other	\$400
Eye	\$250
Fractures*††	
Skull, Hip, Thigh, Body of Vertebrae	\$1,000
Finger, Toe	\$100
All Other	\$400
Herniated Disc Surgery	\$500
Knee Cartilage (Torn) Surgery	\$500
Lacerations	\$30-\$400
Loss of Hands, Feet, or Sight	\$14,000
Loss of One Hand, One Foot or Sight in One Eye	\$7,000
Loss of Fingers or Toes	\$1,500
Loss of One Finger or One Toe	\$750
Loss of Use of the Body (limbs and consciousness)	\$10,000

Additional Benefits

First Accident Once per policy

\$100

Accidental Death

Employee & Spouse	\$20,000
Child	\$4,000
Common Carrier	4x

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

*Benefit amount increases by 130% beginning at age 65

**Benefit amount is based on where the confinement occurred. Metropolitan area includes the counties of Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Rockland and Westchester.

†Benefit amount for Incomplete Dislocation is 25% of the applicable Benefit Amount.

††Benefit amount for a Chip or Avulsion Fracture is 25% of the applicable Fracture Benefit.



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.

Portable

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

24-hour coverage

HSA Compatible

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

Initial eligibility

Employee

- Actively employed, working at least 17.5 hours per week
- Age 18-64

Spouse

- Age 18-64

Dependent Children/Grandchildren

- Ages 0 through 24
- 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 93% of medically consulted injuries occur while off the job.¹



¹ National Safety Council, InjuryFacts.nsc.org/all-injuries/overview/, 2024

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 Policy Form No. 44075R-AE. Refer to your policy for specific details about benefits, exclusions, limitations and definitions.



Accident Benefits Summary

Name:

TYPE OF COVERAGE	PAYROLL DEDUCTION
☐ Employee	
☐ Employee + Spouse	
☐ Employee + Child(ren)	
☐ Family	\$

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 paid for an injury that is caused by, or 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 where 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 or treatment necessary due to congenital disease or anomaly; or
- War or any act of war (whether declared or undeclared), or service in the Armed Forces or units auxiliary thereto.