

45 million
Emergency
Room visits
each year
are due to
accidental
injuries



Are you covered?

How much would an emergency room visit cost you?

One injury could involve many services – an ambulance ride, X-rays, MRI, medicines, physical therapy, follow-up care and more.

Would you worry about getting the best care available?

Most people don't budget for the cost of accidents, and health insurance only covers so much. Paying for quality care could be a challenge.



ACCIDENT CHAMPION

INNOVATIVE · FLEXIBLE

AFFORDABLE · COMPETITIVE



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, especially 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 organized sports. Let Accident Champion help take care of your bills so you can take care of yourself and your family.

Here's how Accident Benefits work

Accident insurance helps pay for the unexpected costs of an accidental injury. Accident Champion provides benefits for initial care, injuries, treatment, facility care and follow-up care. Dollar amounts for each are listed on the Schedule of Benefits.

If you get injured at soccer practice and break your leg, here's how benefits may stack up.

First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 125
X-ray	\$ 40
Fracture	\$ 500
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
<i>Subtotal</i>	<i>\$ 1,715</i>
PLUS Sports Package	\$ 429
Total Payment	\$ 2,144

This is only an example of the benefits that could be payable for the covered loss noted above with the DIAMOND Plan. Refer to the certificate of insurance for details.

First Accident Benefit pays you \$100!

FIRST ACCIDENT BENEFIT

Pays you \$100 immediately when you report your first claim for covered benefits!

If you get injured, help is on the way. We get you cash fast and begin processing your claim right over the phone.

Sports Package pays 25% higher benefits!

SPORTS PACKAGE - ALWAYS INCLUDED!

Playing Sports leads to injuries and unwelcome expenses.

The Sports Package increases your benefits 25%, up to \$1,000 per person, for injuries resulting from organized sports!

REHABILITATION PACKAGE - ALWAYS INCLUDED!

Admission, Confinement & Recovery

These days, many people are admitted to a Rehabilitation Center following their hospital stay. That's why we pay cash benefits for admission and daily confinement in a rehab center. And if you prefer to recover at home, we pay a daily recovery benefit to help with your transition.

Schedule of Benefits

24-HOUR COVERAGE



INITIAL CARE

	GOLD	PLATINUM	DIAMOND
Ambulance			
Ground	\$120	\$200	\$200
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 seven 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 three visits	\$25	\$25	\$25
Concussion	\$60	\$100	\$100
Follow-up Treatment			
Per visit, up to three visits	\$25	\$50	\$50
Lodging			
For treatment 100 miles or more away, per night, up to 30 nights	\$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 six visits Gold; up to 10 visits Platinum & Diamond	\$25	\$50	\$50
Prosthetics	\$500	\$1,000	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$400	\$500	\$750
Transportation			
For treatment 100 miles or more away, per trip up to three trips	\$300	\$500	\$600
X-ray	\$20	\$30	\$40

INJURIES

	GOLD	PLATINUM	DIAMOND
Burns			
Level 1	\$750	\$1,000	\$1,000
Level 2	\$1,500	\$2,000	\$2,000
Level 3	\$7,500	\$10,000	\$10,000
Skin Graft	25% of the burn benefit		
Coma	\$7,500	\$10,000	\$12,500
Dislocations			
Open reduction, up to ...	\$3,600	\$4,400	\$4,800
Closed reduction, up to ...	\$1,800	\$2,200	\$2,400
Eye	\$200	\$250	\$300
Fractures			
Open reduction, up to ...	\$5,000	\$6,000	\$7,000
Closed reduction, up to ...	\$2,500	\$3,000	\$3,500
Herniated Disc	\$400	\$500	\$750
Knee Cartilage - Torn	\$400	\$500	\$750
Lacerations	\$20-\$300	\$30-\$400	\$30-\$500
Loss of Hands, Feet or Sight	\$10,000	\$14,000	\$20,000
Loss of Fingers or Toes	\$1,200	\$1,500	\$2,000

ADDITIONAL BENEFITS

First Accident			
Once per policy	\$100	\$100	\$100

Accidental Death			
Employee & Spouse	\$20,000	\$20,000	\$20,000
Child	\$4,000	\$4,000	\$4,000

Catastrophic Accident			
Prior to Age 70			
Employee & Spouse	\$25,000	\$25,000	\$25,000
Child	\$12,500	\$12,500	\$12,500
On or after Age 70	50%	50%	50%

Family Care			
For each child in a child care center: Per day, up to 30 days	\$25	\$25	\$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, per year	\$25	\$25	\$50

MONTHLY Premium

	GOLD	PLATINUM	DIAMOND
Employee	\$13.82	\$19.11	\$22.97
Employee + Spouse	\$25.13	\$34.88	\$41.99
Employee + Child(ren)	\$26.22	\$36.92	\$44.37
Family	\$37.53	\$52.69	\$63.40

Most benefits are paid once per accident unless otherwise noted.

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.

NO EXCLUSIONS FOR PREEXISTING CONDITIONS

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.

FULL PORTABILITY

You can keep your coverage at the same cost 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

Children

- Ages 0 to 26
- No student status required

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 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.

Facts

- **45 million** emergency room visits each year are due to injuries¹
- **13.6 million** adults age 20-49 are injured each year²
- Average cost of a broken arm or leg, without a hospital stay is over **\$4,000**³

1) National Hospital Ambulatory Medical Care Survey: 2009 Emergency Department Summary Tables

2) CDC Injury Fact Book, Injury—A Risk at Any Stage of Life, National Center for Injury Prevention and Control, Centers for Disease Control and Prevention, November 2006

3) Centers for Disease Control and Prevention, Data & Statistics, WISQUARS™



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

Accident Benefits Summary

Name: _____

Type of Coverage

Payroll Deduction

☐ Gold ☐ Platinum ☐ Diamond

☐ Employee

☐ Employee + Spouse

☐ Employee + Child(ren)

☐ Family

\$ _____