

## Receive a benefit if you have an accident

### An accident plan:

- Covers off-the-job accidents
- Can cover you, your spouse and your children
- Pays benefits directly to you, in addition to any other coverage you may have, unless otherwise designated
- Has no limit to the number of accidents covered in a specified timeframe\*

### Why do I need accident coverage?

“Nearly 40 percent of self-reported episodes of injury leading to hospitalization occurred during sports or leisure activities, and 44 percent occurred in or around the home.”

– National Center for Health Statistics

### What does accident coverage do?

BENEFIT	DESCRIPTION	LOW OPTION LEVEL 1	HIGH OPTION LEVEL 2
Accident medical expense	<ul style="list-style-type: none"> <li>• Pays actual charges, up to the amount selected</li> <li>• Pays for doctor’s treatment or treatment in an emergency room</li> </ul>	\$500	\$1,000
Ambulance	<ul style="list-style-type: none"> <li>• Pays actual charges, up to the amount selected</li> </ul>	\$75/\$150	\$150/\$300
Hospital confinement	<ul style="list-style-type: none"> <li>• Pays a daily benefit</li> <li>• Payable for up to 30 days per accident</li> </ul>	\$75/day	\$150/day
First hospitalization	<ul style="list-style-type: none"> <li>• Pays upon initial hospitalization</li> <li>• Payable once per calendar year</li> </ul>	\$250	\$500
Bone fracture and dislocation	<ul style="list-style-type: none"> <li>• Pays a percentage of the benefit according to schedule</li> </ul>	\$750	\$1,500
AD&D	<ul style="list-style-type: none"> <li>• Pays a benefit due to an accidental death</li> <li>• Pays a percentage of the benefit according to schedule for dismemberment or loss of sight</li> </ul>	\$25,000	\$50,000

Coverage for ER visits is limited to three per person per calendar year.

Benefit:	Plan option 1 - \$500 benefit			
AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18-70	\$11.66	\$17.25	\$25.00	\$30.94

Benefit:	Plan option 2 - \$1,000 benefit			
AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18-70	\$19.75	\$29.73	\$34.64	\$45.67



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