

## Accident Insurance

CHUBB®

### Add Accident Insurance Coverage to Your Health Insurance Plan



#### Cash Benefits Paid in Addition to Any Other Coverage You Have

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 regardless of any other coverage you have. Benefits are designed to cover health plan gaps for out-of-pocket expenses like deductibles, copays, and coinsurance. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

A broken  
leg can cost  
\$7,500.<sup>1</sup>

60% of Americans  
can't cover  
an unexpected  
\$1,000 expense.<sup>2</sup>

42 million ER  
visits each year  
are due  
to injuries.<sup>3</sup>

For employees of

**BGDC**



Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

### When You Need It Most

Chubb Accident provides coverage if you are accidentally injured and need treatment, whether you go to a physician’s office, urgent care center, emergency room or use telemedicine services. There are no restrictions on how your money can be used.

### Accident Insurance Benefits 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 right over the phone so you can get cash fast.

#### Sports Package

Playing sports can lead to injuries and unwelcome expenses. We’ll increase your benefit 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports.

#### Rehabilitation Package

We pay cash benefits for daily confinement. Whether you’re 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. We’ll even pay for a residence/vehicle modification and therapy, including physical, occupational and speech.

#### Wellness Benefit

Be proactive with your health with preventive care. This benefit pays you \$50 for undergoing a covered health screening test, immunization, eye exam, routine physical or well-child/preventive exam.

### How Chubb Accident Works—And Pays

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here’s how benefits may stack up:

**The Sports Package increases the total benefit payment by \$685.**

First Accident	\$ 100
Ambulance	\$ 400
ER Visit	\$ 200
X-Ray	\$ 40
Fracture	\$ 1,000
Crutches	\$ 200
Physical Therapy	\$ 500
Follow-up Visits	\$ 300
Subtotal	\$ 2,740
<b>PLUS Sports Package</b>	<b>\$ 685</b>
<b>Total Payment</b>	<b>\$ 3,425</b>

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 – 24-Hour Coverage

### Diamond Plan

#### Initial Care

Ambulance	
<i>Ground</i>	\$400
<i>Air</i>	\$1,250
Emergency Room	\$200
Initial Doctor's Office Visit	\$100
Urgent Care	\$150
Emergency Dental	
<i>Crown</i>	\$300
<i>Extraction</i>	\$150
<i>Dentures</i>	\$300
<i>Implants</i>	\$300

#### Hospital and Rehabilitation

Hospital Admission	\$1,500
ICU Admission	\$3,000
Hospital Confinement	\$300
<i>Per day, up to 365 days</i>	
ICU Confinement	\$600
<i>Per day, up to 30 days</i>	
Rehabilitation Confinement	\$200
<i>Per day, up to 30 days</i>	

#### Follow-up Care & Treatment

Abdominal, Cranial, & Thoracic Surgery	\$2,000
Hernia Surgery	\$200
Appliances	\$200
Blood, Plasma, Platelets	\$500
Follow-up Treatment	\$100
<i>Per visit, up to three visits</i>	
Lodging	\$200
<i>For treatment 100 miles or more away;</i>	
<i>per night, up to 30 nights</i>	
Major Diagnostic Exam	
<i>Payable once per Covered Accident for CT, MRI, etc.</i>	\$200
Organ Loss	\$1,500
Outpatient Surgery Facility	\$300
Physical, Occupational, or Speech Therapy	\$50
<i>Per visit, up to 10 visits</i>	
Prosthetics	\$1,000
Tendon, Ligament or Rotator	
Cuff Surgery	\$600
Transportation	\$400
<i>For treatment and Confinement in a Hospital 100 miles</i>	
<i>or more away; per trip, up to three trips</i>	
X-ray	\$40

#### Injuries

Burns	
<i>2nd/3rd Degree, up to</i>	\$15,000
Skin Graft	25% of the burn benefit
Coma	\$10,000
Dislocations, <i>up to</i>	\$10,000
Eye Injury	\$400
Fractures, <i>up to</i>	\$10,000
Herniated Disc Surgery	\$600
Knee Cartilage (Torn) Surgery	\$600
Lacerations	\$75-\$700
Loss of Hands, Feet or Sight, <i>up to</i>	\$40,000
Loss of Fingers or Toes, <i>up to</i>	\$4,000
Paralysis	
<i>Two limbs</i>	\$20,000
<i>Four limbs</i>	\$40,000
Traumatic Brain Injury	\$500

#### Additional Benefits

Accidental Death	
<i>Employee</i>	\$50,000
<i>Spouse</i>	\$25,000
<i>Children</i>	\$10,000
First Accident (Once per policy)	\$100
Pain Management	\$100
Residence/Vehicle Modification	\$1,500
Sports Package Benefit	
<i>Increases total benefit by 25% when accident is due to participation</i>	
<i>in organized sports. Up to \$1,000 per person per year.</i>	
Wellness	\$50
<i>Once per person, per year; 30-day waiting period</i>	

#### Weekly Premium

DIAMOND

Employee	\$	1.83
Employee + Spouse	\$	3.57
Employee + Child(ren)	\$	4.27
Family	\$	5.05

#### Bi-Weekly Premium

DIAMOND

Employee	\$	3.66
Employee + Spouse	\$	7.14
Employee + Child(ren)	\$	8.55
Family	\$	10.10

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



You do everything  
you can to keep  
your family safe,  
but accidents  
happen, and when  
they do, it's good to  
know Chubb has  
you covered.

## Features

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### Guaranteed Issue

No medical history is required for coverage to be issued.

### Renewable

Coverage is automatically renewed as long as you are an eligible employee, your premiums are paid as due and the policy is in force.

### Portable

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

### Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

### HSA Compatible

You can have this coverage even if you have a Health Savings Account.

## Initial Eligibility

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### Employee

- Actively employed working at least 30 hours per week
- Ages 18 and older

### Spouse

- Ages 18 and older
- Includes domestic and civil union partners

### Dependent children/grandchildren

- Ages 0 through 26
- No student status required

## Exclusions & Limitations

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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 occupation 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.

1. [www.healthcare.gov](http://www.healthcare.gov); accessed Sept. 2019
2. [www.bankrate.com](http://www.bankrate.com); accessed Sept. 2019
3. [www.cdc.gov/nchs](http://www.cdc.gov/nchs); accessed Sept. 2019

Chubb. Insured.<sup>SM</sup>

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 Form No. C70701 (or applicable state version). Refer to your certificate of insurance 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 ACE Property & Casualty Insurance Company.

[www.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com)