

A photograph of two young women in green athletic uniforms with white trim. They are both cheering with their mouths wide open and their arms raised. The woman on the left is in the foreground, and the woman on the right is slightly behind her. The background is a bright, clear blue sky.

Accident

CHUBB®

Workplace Benefits

For employees of
Technica Corporation



**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 Chubb Accident can help.

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

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

Chubb Accident 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 right over the phone so you can get cash fast.

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 Benefits Work:

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 \$341.

First Accident	\$ 100
Ambulance	\$ 120
ER Visit	\$ 75
X-Ray	\$ 20
Fracture	\$ 750
Crutches	\$ 75
Physical Therapy	\$ 150
Follow-up Visits	\$ 75
Subtotal	\$ 1,365
PLUS Sports Package	\$ 341
Total Payment	\$ 1,706

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

Gold Plan

Initial Care	Follow-up Care & Treatment (cont'd)	Additional Benefits
Ambulance	Major Diagnostic Exam \$100 (CT, MRI, etc.)	First Accident.....\$100 <i>Once per policy</i>
Ground..... \$120	Organ Loss..... \$2,500	Accidental Death
Air..... \$1,000	Outpatient Surgery Facility..... \$25	Employee & Spouse..... \$20,000
Emergency Room..... \$75	Physical Therapy..... \$25 <i>Per visit, up to 6 visits</i>	Child..... \$4,000
Initial Doctor's Office Visit..... \$25	Prosthetics..... \$500	Catastrophic Accident
Urgent Care..... \$50	Tendon, Ligament, or	Prior to age 70
Emergency Dental	Rotator Cuff Surgery..... \$400	Employee & Spouse..... \$25,000
Crown..... \$200	Transportation..... \$300 <i>For treatment 100 miles or more</i>	Child..... \$12,500
Extraction..... \$50	<i>away; per trip, up to three trips</i>	On or after age 70..... 50%
	X-ray..... \$20	Family Care..... \$25 <i>For each child in a child care center:</i>
		<i>Per day, up to 30 days</i>
Hospital and Rehabilitation	Injuries	Sports Package Benefits <i>Increases total benefit by 25% when accident</i> <i>is due to participation in organized sports.</i> <i>Up to \$1,000 per person per year.</i>
Hospital Admission..... \$500	Burns	Wellness..... \$25 <i>Per person, once per year;</i> <i>90 day waiting period</i>
ICU Admission..... \$1,000	Level 1..... \$750	
Rehabilitation Admission..... \$500	Level 2..... \$1,500	
Hospital Confinement..... \$150 <i>Per day, up to 365 days</i>	Level 3..... \$7,500	
ICU Confinement..... \$300 <i>Per day, up to 30 days</i>	Skin Graft..... 25% of the burn benefit	
Rehabilitation Confinement..... \$90 <i>Per day, up to 30 days</i>	Coma..... \$7,500	
Recovery..... \$50 <i>Per day, up to seven days</i>	Dislocations	
	Open reduction, up to..... \$3,600	
	Closed reduction, up to..... \$1,800	
	Eye..... \$200	
	Fractures	
	Open reduction, up to..... \$5,000	
	Closed reduction, up to..... \$2,500	
	Herniated Disc..... \$400	
	Knee Cartilage – Torn..... \$400	
	Lacerations..... \$20-\$300	
	Loss of Hands, Feet or Sight, up to..... \$10,000	
	Loss of Fingers or Toes, up to..... \$1,200	
Follow-up Care & Treatment		
Abdominal or Thoracic Surgery..... \$750		
Appliances..... \$75		
Blood, Plasma, Platelets..... \$200		
Chiropractic Care..... \$25 <i>Per visit, up to three visits</i>		
Concussion..... \$60		
Follow-up Treatment..... \$25 <i>Per visit, up to three visits</i>		
Lodging..... \$100 <i>For treatment 100 miles or more away;</i> <i>per night, up to 30 nights</i>		

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

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.

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.

Accident Benefits Summary

Name: _____

Type of Coverage _____

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

Payroll Deduction \$ _____

This is a supplement to health insurance and is not a substitute for major medical insurance. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

This document is a brief description of Form Nos. C14059R (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.