

Accident Insurance

Add Accident Insurance Coverage to Your Health Insurance Plan

CHUBB® Benefits



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.

\$7,500

Average cost
for a broken leg¹

60%

of Americans can't cover
an unexpected
\$1,000 expense.²

42 million

ER visits each year
are due
to injuries.³

For eligible employees of

Cumberland County



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

Accident Insurance

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 as soon as you submit it, so you can get cash benefits 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.

Telemedicine Services Benefit

With this benefit, you will no longer need to leave your home for a doctor’s visit. We’ll pay you a \$50 benefit if you receive consultation with a physician for a covered accident via audio or video communication.

Rehabilitation Package

We pay cash benefits for admission, daily confinement and recovery. 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 cash benefits for a residence/vehicle modification and therapy, including physical, occupational and speech.

Wellness Benefit

Be proactive with preventive care. This benefit pays you \$50 for undergoing a covered health screening test (after coverage is in force for 30 days).

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 \$515.

First Accident	\$	100
Ambulance	\$	200
ER Visit	\$	100
X-Ray	\$	30
Fracture	\$	900
Medicine	\$	15
Medical Supplies	\$	15
Crutches	\$	100
Physical Therapy	\$	500
Follow-up Visits	\$	100
Subtotal	\$	2,060
PLUS Sports Package	\$	515
Total Payment	\$	2,575

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 – Non-Occupation

Initial Care

Ambulance	
<i>Ground</i>	\$200
<i>Air</i>	\$1,500
Emergency Room	\$100
Initial Doctor's Office Visit	\$50
Telemedicine Services Benefit	\$50
Urgent Care	\$75
Emergency Dental	
<i>Crown</i>	\$300
<i>Extraction</i>	\$75
<i>Dentures</i>	\$300
<i>Implants</i>	\$300

Hospital and Rehabilitation

Hospital Admission	\$1,000
ICU Admission	\$2,000
Rehabilitation Admission	\$1,000
Hospital Confinement	\$225
<i>Per day, up to 365 days</i>	
ICU Confinement	\$450
<i>Per day, up to 30 days</i>	
Rehabilitation Confinement	\$135
<i>Per day, up to 30 days</i>	
Recovery	\$50
<i>Per day, up to 7 days</i>	

Follow-up Care & Treatment

Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care	\$25
<i>Per visit, up to 3 visits per accident; 6 visits per year</i>	
Follow-up Treatment	\$50
<i>Per visit, up to 2 visits</i>	
Herniated Disc Surgery	\$500
Knee Cartilage (Torn) Surgery	\$500
Knee Cartilage Torn - Exploratory	
Surgery Benefit	\$200
Lodging	\$125
<i>For treatment 100 miles or more away;</i>	
<i>per night, up to 30 nights</i>	
Major Diagnostic Exam (CT, MRI, etc.)	\$150
Medical Supplies	\$15
Medicine	\$15
Organ Loss	\$1,000
Outpatient Surgery Facility	\$25
Physical, Occupational, or Speech	
Therapy	\$50
<i>Per visit, up to 10 visits</i>	
Post Traumatic Stress Disorder	\$50
<i>Per visit, up to 6 visits</i>	
Prosthetics	
<i>One prosthetic device or artificial limb</i>	\$1,000
<i>More than one device or artificial limb</i>	\$2,000
Surgery	
<i>Abdominal, Cranial & Thoracic</i>	\$1,500
<i>Hernia</i>	\$200
Tendon, Ligament or Rotator	
Cuff Repair	
<i>One</i>	\$500
<i>Two or more</i>	\$750
<i>Exploratory Arthroscopic Surgery</i>	
<i>without Repair</i>	\$200
Transportation	\$500
<i>For treatment and Confinement in a</i>	
<i>Hospital 100 miles or more away;</i>	
<i>per trip, up to 3 trips</i>	
X-ray	\$30

Injuries

Burns	
<i>2nd/3rd Degree, up to</i>	\$10,000
Skin Graft (% of burn benefit)	25%
Coma	\$10,000
Dislocations, <i>up to</i>	\$4,400
Ear Injury	\$250
Eye Injury	\$250
Fractures, <i>up to</i>	\$6,000
Lacerations	\$30-\$400
Loss of Hands, Feet or Sight, <i>up to</i>	\$14,000
Loss of Fingers or Toes, <i>up to</i>	\$1,500
Paralysis	
<i>Two limbs</i>	\$7,500
<i>Four limbs</i>	\$10,000
Puncture Wound	\$30
Traumatic Brain Injury	\$200

Additional Benefits

First Accident (Once per policy)	\$100
Family Care	\$25
<i>For each child in a child care center:</i>	
<i>Per day, up to 30 days</i>	
Residence/Vehicle Modification	\$750
Sports Package Benefit	
<i>Increases total benefit by 25% when</i>	
<i>accident is due to participation in</i>	
<i>organized sports.</i>	
<i>Up to \$1,000 per person per year.</i>	
Wellness	\$50
<i>Once per person, per year;</i>	
<i>30-day waiting period</i>	

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



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

Guaranteed Issue

No medical history is required for coverage to be issued.

Conditionally Renewable

Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

Portable

You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as the Policy remains in force and premiums are paid as due. You may not port coverage while you are actively employed by Cumberland County.

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

Employee

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

Spouse

- Ages 18 and older

Dependent children/grandchildren

- Ages 0 through 26
- No student status required

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 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 the alcohol in the jurisdiction where 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;
 - Excluding terrorism, being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
 - Participation in any contest using any type of motorized vehicle.
 - No benefits will be payable for losses resulting from an Occupational Injury or Sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such losses are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.
- 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 incurred while working for pay or profit.

1. www.healthcare.gov; accessed Sept. 2019

2. www.bankrate.com; accessed Sept. 2019

3. www.cdc.gov/nchs; accessed Sept. 2019

CHUBB® Benefits

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, Philadelphia, PA.