

Accident Insurance

Benefits that help you and your family

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 Accident Insurance can help.

Accident Insurance pays cash benefits directly to you, regardless of other coverage you have.



Coverage Features

- Guaranteed Issue with no health questions
- Guaranteed renewable for life
- No exclusions or pre-existing conditions
- Employee, spouse and child coverage available
- **Portability allows you to keep this coverage if you change employers or if Questco benefits are no longer available to you.**

Sports Package

Your benefits increase 25%, up to \$1,000 per person, 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 for those expenses.

Wellness Benefit

To promote good health, this pays a \$100 benefit for each covered person once per year when they have a defined annual health screening or test.

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.

Eligibility

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner
- Children ages 0-26, no student status required

This is a brief description of Certificate Form No. C70701-TX. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations. Underwritten by Combined Insurance Company of America, a Chubb company.

This product is a supplement to health insurance and is not substitute for major medical or other minimum essential coverage.



Here's How Accident Insurance Works

Accident Insurance helps pay for the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatment, facility care and follow-up.

For example, if your child gets injured at soccer practice and breaks her leg, here's how benefits may stack up:

Benefits	
Ambulance	\$400
ER Visit	\$200
X-Ray	\$250
Fracture	\$1,800
Crutches	\$1,000
Physical Therapy	\$500 (\$50 x 10 visits)
Follow-up Visits	\$200 (\$100 x 2 visits)
Subtotal	\$4,350
PLUS Sports Package	\$1,000
<i>Increases the total benefit payment by 25%</i>	
Total Payment	\$5,350

This claim scenario is hypothetical and is offered solely to illustrate the types of situation that may result in a claim. This scenario is not based on an actual claim and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Refer to the certificate of insurance for details.

Accident Rates - 24 Hour Coverage

Your bi-weekly rates (24 pay cycles) will vary depending on the Plan and coverage level you choose.

Bi-weekly rates (24 Pay)	Diamond
Employee	\$ 6.24
Employee + Spouse	\$ 12.26
Employee + Child(ren)	\$ 14.70
Family	\$ 17.50

Accident Definition, Exclusions and Limitations

A covered accident means an unintended and unforeseen injurious occurrence causing injury that occurs after the Certificate Effective Date while the coverage is in force.

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.

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.

A Physician cannot be you or a member of your Immediate Family, your business or professional partner, or any person who has a financial affiliation or business interest with you.

Accident Insurance Schedule of Benefits

24 HOUR COVERAGE

Initial Care Benefits	Diamond
Ambulance (Ground/Air)	\$400/\$2,000
Emergency Room	\$200
Urgent Care	\$250
Initial Dr. Visit	\$250
Emergency Dental (Crown/Extraction/Dentures/Implants)	\$400/\$150/\$400/\$400
Telemedicine Services	\$100
Hospital and Rehabilitation	
Hospital Admission	\$2,000
ICU Admission	\$4,000
Rehab Facility Admission	\$1,250
Hospital Confinement (Per day, up to 365 days)	\$300
ICU Confinement (Per day, up to 30 days)	\$600
Rehab Facility Confinement (Per day, up to 30 days)	\$200
Follow-up Care & Treatment	
Surgery (Abdominal, cranial or Thoracic/Hernia)	\$2,000/\$200
Appliances	\$1,000
Blood, Plasma, Platelets	\$600
Chiropratic Care (3 visits per accident, 6 visits per calendar year)	\$50
Follow-up Treatment (Per visit, up to 2 visits)	\$100 for 2 visits
Lodging (per night, up to 30 nights; 100+ miles away)	\$200
Major Diagnostic Exam	\$200
Organ Loss	\$2,500
Outpatient Surgery Facility	\$600
Therapy - Physical, Occupational, or Speech (per visit, up to 10 visits)	\$50
Prosthetics	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$1,000
Transportation (per trip, up to 3 trips, 100+ miles away)	\$600
Traumatic Brain Injury	\$600
X-ray	\$250
Injuries	
Burns (Level 1/2/3)	\$1,500/\$3,000/\$15,000 50% of the Burns benefit
Coma	\$12,500
Dislocations, up to...	\$10,000
Eye	\$400
Fractures, up to...	\$12,000
Herniated Disc Surgery	\$1,500
Knee Cartilage - Torn	\$1,500
Lacerations	\$75 - \$700
Loss of Hands, Feet or Sight	\$40,000
Loss of Fingers or Toes	\$2,000
Additional Benefits	
Accidental Death (AD) (Employee & Spouse/Child)	\$50,000/\$25,000
Accidental Death Common Carrier	4x AD amount
Catastrophic (Employee, Spouse, and Child)	\$40,000 (50% at age 70)
Residence/Vehicle Modification	\$1,500
Sports Package	Benefits are 25% higher when accident is due to participating in organized sports. Up to \$1,000 per person per year.