

## Accident Insurance



### 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>

**LCMC Health**



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 as soon as you submit it, 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 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 for 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 \$662.**

First Accident	\$	100
Ambulance	\$	400
ER Visit	\$	200
X-Ray	\$	150
Fracture	\$	600
Medicine	\$	25
Crutches	\$	200
Physical Therapy	\$	750
Follow-up Visits	\$	225
Subtotal	\$	2,650
<b>PLUS Sports Package</b>	<b>\$</b>	<b>662</b>
<b>Total Payment</b>	<b>\$</b>	<b>3,312</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

### Initial Care

Ambulance	
Ground	\$400
Air	\$1,500
Emergency Room	\$200
LCMC Health - Additional Benefit	\$200
Initial Doctor's Office Visit	\$150
Urgent Care	\$150
Emergency Dental	
Crown	\$500
Extraction	\$100
Dentures	\$500
Implants	\$500

### Hospital and Rehabilitation

Hospital Admission	\$1,250
LCMC Health - Additional Benefit	\$1,250
ICU Admission	\$2,500
Hospital Confinement	\$350
Per day, up to 365 days	
ICU Confinement	\$600
Per day, up to 30 days	
Rehabilitation Confinement	\$200
Per day, up to 30 days	
Recovery	\$25
Per day, up to seven days	

### Follow-up Care & Treatment

Abdominal, Cranial, & Thoracic Surgery	\$3,000
Hernia Surgery	\$300
Appliances	\$200
Blood, Plasma, Platelets	\$300
Chiropractic Care	\$50
Per visit; 3 per Accident; 6 per cal year	
Follow-up Treatment	\$75
Per visit, up to three visits	
General Anesthesia	\$100
Joint Replacement	
Elbow	\$1,500
Hip	\$3,000
Knee	\$2,000
Shoulder	\$1,800
Lodging	\$150
For treatment 100 miles or more away;	
per night, up to 30 nights	
Major Diagnostic Exam (CT, MRI, etc.)	\$300
Medicine	\$25
Outpatient Surgery Facility	\$300
Physical, Occupational, or Speech Therapy	\$75
Per visit, up to 10 visits	
Prosthetics	\$1,500

### Follow-up Care & Treatment (continued)

Tendon, Ligament or Rotator	
Cuff Surgery	\$800
Transportation	\$400
For treatment 100 miles or more	
away; per trip, up to three trips	
X-ray	\$150

### Injuries

Burns	
2nd/3rd Degree, up to	\$1,500 - \$15,000
Skin Graft	50% of the burn benefit
Coma	\$15,000
Dislocations, up to	\$4,000
Eye Injury	\$800
Fractures, up to	\$4,500
Herniated Disc (surgery)	\$1,200
Knee Cartilage – Torn	\$750
Lacerations	\$60 - \$1,200
Loss of Hands, Feet or Sight, up to	\$50,000
Loss of Fingers or Toes, up to	\$5,000
Paralysis	
Two limbs	\$22,500
Four limbs	\$30,000
Traumatic Brain Injury	\$200

### Additional Benefits

First Accident (Once per policy)	\$100
Family Care	\$35
For each child in a child care center: Per day, up to 30 days	
Sports Package Benefit	
Increases total benefit by 25% when accident is due to participation in	
organized sports. Up to \$1,000 per person per year.	
Wellness	\$50
Once per person, per year	

### Accidental Death Benefits

Accidental Death	
Employee	\$75,000
Spouse	\$75,000
Child	\$25,000
AD Common Carrier	2X

### Monthly Premium

Employee	\$	13.79
Employee + Spouse	\$	22.68
Employee + Child(ren)	\$	26.06
Family	\$	34.95



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.

### 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

Employees can keep their coverage if they change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as premiums are paid as due. Employees may not port coverage while they are actively employed by LCMC Health.

### Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren up to 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 20 hours per week
- Ages 18 and older

### Spouse

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

### Dependent children/grandchildren

- Ages 0 to 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 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 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.

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)