

## 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

**Wichita Falls ISD**



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

#### 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 \$25 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 for a residence/vehicle modification and therapy, including physical, occupational and speech.

### 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:

|                      |           |              |
|----------------------|-----------|--------------|
| Ambulance            | \$        | 300          |
| ER Visit             | \$        | 300          |
| X-Ray                | \$        | 250          |
| Fracture             | \$        | 900          |
| Medicine             | \$        | 10           |
| Medical Supplies     | \$        | 10           |
| Crutches             | \$        | 1,000        |
| Physical Therapy     | \$        | 60           |
| Follow-up Visits     | \$        | 100          |
| <b>Total Payment</b> | <b>\$</b> | <b>2,930</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 – Non-occupational coverage

### Plan 1 & Plan 2

| Initial Care                  | PLAN 1 | PLAN 2 |
|-------------------------------|--------|--------|
| Ambulance                     |        |        |
| <i>Ground</i>                 | \$200  | \$300  |
| <i>Air</i>                    | \$600  | \$900  |
| Emergency Room                | \$200  | \$300  |
| Initial Doctor's Office Visit | \$100  | \$150  |
| Telemedicine Services Benefit | \$100  | \$100  |

### Hospital and Rehabilitation

|                                |         |         |
|--------------------------------|---------|---------|
| Hospital Admission             | \$1,000 | \$1,500 |
| ICU Admission                  | \$1,000 | \$1,500 |
| Hospital Confinement           | \$200   | \$300   |
| <i>Per day, up to 365 days</i> |         |         |
| ICU Confinement                | \$400   | \$600   |
| <i>Per day, up to 30 days</i>  |         |         |
| Rehabilitation Confinement     | \$100   | \$200   |
| <i>Per day, up to 30 days</i>  |         |         |

### Follow-up Care & Treatment

|                                                                                  |         |         |
|----------------------------------------------------------------------------------|---------|---------|
| Abdominal, Cranial, Hernia & Thoracic Surgery                                    | \$1,000 | \$2,000 |
| Appliances                                                                       | \$125   | \$250   |
| Blood, Plasma, Platelets                                                         | \$300   | \$600   |
| Follow-up Treatment                                                              | \$50    | \$100   |
| <i>Per visit, up to one visit</i>                                                |         |         |
| Lodging                                                                          | \$100   | \$200   |
| <i>For treatment 100 miles or more away; per night, up to 30 nights</i>          |         |         |
| Major Diagnostic Exam (CT, MRI, etc.)                                            | \$50    | \$100   |
| Medical Supplies                                                                 | \$5     | \$10    |
| Medicine                                                                         | \$5     | \$10    |
| Outpatient Treatment, <i>per person per year</i>                                 | \$25    | \$25    |
| <i>Waiting period, 30 days</i>                                                   |         |         |
| Physical, Occupational, or Speech Therapy                                        | \$30    | \$60    |
| <i>Per visit, up to 6 visits</i>                                                 |         |         |
| Prosthetics                                                                      | \$500   | \$1,000 |
| Tendon, Ligament or Rotator Cuff Repair                                          | \$1,000 | \$2,000 |
| <i>(two or more)</i>                                                             |         |         |
| Tendon, Ligament or Rotator Cuff Repair                                          | \$500   | \$1,000 |
| <i>(one)</i>                                                                     |         |         |
| Tendon, Ligament or Rotator Cuff Exploratory Arthroscopic Surgery without Repair | \$150   | \$300   |
| Transportation                                                                   | \$400   | \$800   |
| <i>For treatment 100 miles or more away; per trip, up to three trips</i>         |         |         |
| X-ray                                                                            | \$200   | \$250   |

| Injuries                   | PLAN 1                  | PLAN 2        |
|----------------------------|-------------------------|---------------|
| Burns                      |                         |               |
| <i>2nd/3rd Degree</i>      | \$100-\$500             | \$200-\$1,000 |
| Skin Graft                 | 50% of the burn benefit |               |
| Coma                       | \$10,000                | \$20,000      |
| Dislocations, <i>up to</i> | \$4,000                 | \$6,000       |
| Eye Injury                 | \$100                   | \$200         |
| Fractures, <i>up to</i>    | \$4,000                 | \$6,000       |
| Herniated Disc             | \$500                   | \$1,000       |
| Knee Cartilage – Torn      | \$500                   | \$1,000       |
| Lacerations                | \$50                    | \$100         |
| Paralysis                  |                         |               |
| <i>Two limbs</i>           | \$7,500                 | \$15,000      |
| <i>Four limbs</i>          | \$15,000                | \$30,000      |
| Traumatic Brain Injury     | \$150                   | \$300         |

### Additional Benefits

|                                       |          |          |
|---------------------------------------|----------|----------|
| Joint Replacement                     |          |          |
| <i>Elbow</i>                          | \$750    | \$750    |
| <i>Hip</i>                            | \$1,500  | \$1,500  |
| <i>Knee</i>                           | \$1,000  | \$1,000  |
| <i>Shoulder</i>                       | \$900    | \$900    |
| Post-Traumatic Stress Disorder (PTSD) | \$25     | \$50     |
| <i>Maximum Visits</i>                 | 6        | 10       |
| Residence/Vehicle Modification        | \$3,000  | \$3,000  |
| Accidental Death                      |          |          |
| <i>Employee</i>                       | \$40,000 | \$60,000 |
| <i>Spouse</i>                         | \$20,000 | \$30,000 |
| <i>Child</i>                          | \$10,000 | \$15,000 |

### Monthly Premium

|                       |          |          |
|-----------------------|----------|----------|
| Employee              | \$ 10.34 | \$ 15.02 |
| Employee + Spouse     | \$ 15.28 | \$ 22.29 |
| Employee + Child(ren) | \$ 20.74 | \$ 30.10 |
| Family                | \$ 25.91 | \$ 37.65 |

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.

### 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 17.5 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.

No benefits will be paid for an injury incurred while working for pay or profit.

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)