

## Accident Insurance

# Add Accident Insurance Coverage to Your Health Insurance Plan

CHUBB®



### 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 leg<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 eligible employees of

**Bluegrass Health Partners**



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

#### Rehabilitation Package

We pay cash benefits for daily confinement. We’ll even pay cash benefits for 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, eye exam, immunization, 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:

Ambulance	\$	200
ER Visit	\$	200
X-Ray	\$	125
Fracture	\$	1,600
Crutches	\$	100
Physical Therapy	\$	180
Follow-up Visits	\$	90
<b>Total Payment</b>	<b>\$</b>	<b>2,495</b>

Bi-Weekly Premium	Custom Platium
Employee	\$5.57
Employee + Spouse	\$9.15
Employee + Child(ren)	\$10.99
Family	\$14.56

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	Custom Platinum
Ambulance	
<i>Ground</i> .....	\$200
<i>Air</i> .....	\$1,000
Emergency Room .....	\$200
Initial Doctor's Office Visit .....	\$125
Urgent Care .....	\$125
Emergency Dental	
<i>Crown</i> .....	\$150
<i>Extraction</i> .....	\$50
<i>Dentures</i> .....	\$150
<i>Implants</i> .....	\$150

Hospital and Rehabilitation	Custom Platinum
Hospital Admission .....	\$1,000
ICU Admission .....	\$2,000
Hospital Confinement .....	\$200
<i>Per day, up to 365 days</i>	
ICU Confinement .....	\$400
<i>Per day, up to 30 days</i>	
Rehabilitation Confinement .....	\$75
<i>Per day, up to 30 days</i>	

Follow-up Care & Treatment	Custom Platinum
Appliances .....	\$100
Blood, Plasma, Platelets .....	\$100
Follow-up Treatment .....	\$30
<i>Per visit, up to 3 visits</i>	
Herniated Disc Surgery .....	\$400
Knee Cartilage (Torn) Surgery .....	\$400
Knee Cartilage Torn - Exploratory Surgery Benefit .....	\$250
Lodging .....	\$100
<i>For treatment 100 miles or more away;</i>	
<i>per night, up to 30 nights</i>	
Major Diagnostic Exam (CT, MRI, etc.) .....	\$200
Organ Loss .....	\$1,000
Physical, Occupational, or Speech Therapy .....	\$30
<i>Per visit, up to 6 visits</i>	
Post Traumatic Stress Disorder .....	\$200
<i>Per visit, up to 6 visits</i>	
Prosthetics	
<i>One prosthetic device or artificial limb</i> .....	\$500
<i>More than one device or artificial limb</i> .....	\$1,000
Tendon, Ligament or Rotator Cuff Repair	
<i>One</i> .....	\$400
<i>Two or more</i> .....	\$600
<i>Exploratory Arthroscopic Surgery without Repair</i> .....	\$250
Transportation .....	\$300
<i>For treatment and Confinement in a Hospital 100 miles or more away;</i>	
<i>per trip, up to 3 trips</i>	
X-ray .....	\$125

Injuries	Custom Platinum
Burns	
<i>2nd/3rd Degree, up to</i> .....	\$20,000
Skin Graft (% of burn benefit) .....	25%
Coma .....	\$10,000
Dislocations, <i>up to</i> .....	\$6,000
Eye Injury .....	\$250
Fractures, <i>up to</i> .....	\$8,000
Lacerations .....	\$25-\$400
Loss of Hands, Feet or Sight, <i>up to</i> .....	\$25,000
Loss of Fingers or Toes, <i>up to</i> .....	\$1,250

Injuries	Custom Platinum
Paralysis	
<i>Two limbs</i> .....	\$5,000
<i>Four limbs</i> .....	\$10,000
Puncture Wound .....	\$25
Traumatic Brain Injury .....	\$200

Additional Benefits	Custom Platinum
Accidental Death	
<i>Employee</i> .....	\$50,000
<i>Spouse</i> .....	\$50,000
<i>Child</i> .....	\$25,000
<i>Common Carrier</i> .....	2x
Wellness .....	\$50
<i>Once per person, per year</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

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### 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 Bluegrass Health Partners.

### 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 30 hours per week
- Ages 18 and older

### Spouse

- Ages 18 and older
- Includes domestic or civil union partner

### 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 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;
- 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.
- If Your Coverage Type (shown in the Certificate Specifications) (shown in the Certificate Identification) is Non-Occupations, no benefits will be paid for an Injury incurred while working for pay or profit, unless You are not eligible for coverage under workers' compensation or similar law.

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](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, Philadelphia, PA.

[www.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com)

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