

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 insurance can help.

Chubb Accident insurance pays cash benefits directly to you or anyone you choose 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 insurance help take care of your bills so you can take care of yourself and your family.

Every second,
an American
is accidentally
injured.¹

95% of workers
have annual
deductibles
ranging from
\$1,000-\$3,000.²

Nearly 45%
of people visit
the ER
each year.³

For Employees of

Learning Care Group, Inc.



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 insurance provides coverage if you are accidentally injured and need treatment, whether you go to a physician’s office, urgent care center or the emergency room. There are no restrictions on how the 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 right over the phone so you can get cash fast.

Sports Package

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

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.

Chubb Makes It Easy

You receive personalized benefits at group rates with convenient payroll deduction. The simple application process with no medical questions allows your coverage to start quicker and is continuous. Complements all health plans, including high deductible coverage and is HSA compatible.

How Accident Insurance Benefits Work

Chubb Accident insurance 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 \$520.

First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 100
X-Ray	\$ 30
Fracture	\$ 900
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,080
PLUS Sports Package	\$ 520
Total Payment	\$ 2,600

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 or policy for terms and conditions.

Schedule of Benefits – 24-Hour Coverage

Platinum Plan

Initial Care

Ambulance	
<i>Ground</i>	\$200
<i>Air</i>	\$2,000
Emergency Room	\$100
Initial Doctor's Office Visit	\$25
Urgent Care	\$25
Emergency Dental	
<i>Crown</i>	\$300
<i>Extraction</i>	\$75

Hospital and Rehabilitation

Hospital Admission	\$1,000
ICU Admission	\$2,000
Rehabilitation Admission	\$1,000
Hospital Confinement	\$200
<i>per day, up to 365 days</i>	
ICU Confinement	\$400
<i>per day, up to 30 days</i>	
Rehabilitation Confinement	\$120
<i>per day, up to 30 days</i>	
Recovery	\$100
<i>per day, up to seven days</i>	

Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$1,500
Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care	\$25
<i>per visit, up to three visits</i>	
Concussion	\$100
Follow-up Treatment	\$50
<i>per visit, up to three visits</i>	
Lodging	\$125
<i>For treatment 100 miles or more away;</i>	
<i>per night, up to 30 nights</i>	
Major Diagnostic Exam	\$150
<i>(CT, MRI, etc.)</i>	
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy	\$50
<i>per visit, up to 10 visits</i>	
Prosthetics	\$1,000
Tendon, Ligament, or	
Rotator Cuff Surgery	\$500
Transportation	\$500
<i>For treatment 100 miles or more</i>	
<i>away; per trip, up to three trips</i>	
X-ray	\$30

Injuries

Burns	
<i>2nd/3rd Degree</i>	\$1,000-\$10,000
Skin Graft	25% of the burn benefit
Coma	\$10,000
Dislocations	
<i>Open reduction, up to</i>	\$4,400
<i>Closed reduction, up to</i>	\$2,200
Eye	\$250
Fractures	
<i>Open reduction, up to</i>	\$6,000
<i>Closed reduction, up to</i>	\$3,000
Herniated Disc	\$500
Knee Cartilage – Torn	\$500
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

Additional Benefits

First Accident	\$100
<i>Once per policy</i>	
Accidental Death	
<i>Employee & Spouse</i>	\$30,000
<i>Child</i>	\$6,000
Catastrophic Accident	
Prior to age 70	
<i>Employee & Spouse</i>	\$50,000
<i>Child</i>	\$25,000
On or after age 70	50%
Family Care	\$25
<i>For each child in a child care center:</i>	
<i>Per day, up to 30 days</i>	
Sports Package Benefits	
<i>Increases total benefit by 25% when accident is due to participation</i>	
<i>in organized sports. Up to \$1,000 per person per year.</i>	
Wellness	\$25
<i>Per person, once per year; 90 day waiting period</i>	

Weekly Premium

Employee	\$	3.02
Employee + Spouse	\$	4.22
Employee + Child(ren)	\$	4.65
Family	\$	6.76

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

Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

Guaranteed Issue

No medical history is required for coverage to be issued.

Guaranteed renewable

Your coverage cannot be cancelled as long as your premiums are paid as due.

Fully portable

You can keep your coverage even if you change jobs or retire.

HSA Compatible

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:

- Commission of a felony caused by being intoxicated;
- 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.

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 Nos. CI4059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

Initial Eligibility

Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and up

Spouse

- Ages 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.

Dependent children/grandchildren

- Ages 0 to 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

1. National Safety Council, Injury Facts 2017
2. Kaiser Family Foundation, 2018 Employer Health Benefits Survey, Oct. 2018
3. www.cdc.gov/nchs; accessed Jan. 2019

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.

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