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

RESURGENS 1847 ATLANTA GA. 1865

Georgia Federation of Public Service Employees FPSE Proud Public Service!

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 – Non-Occupational Coverage

Gold & Platinum Plans

Initial Care	GOLD	PLATINUM
Ambulance		
Ground	$120	$200
Air	$1,000	$2,000
Emergency Room	$75	$100
Initial Doctor's Office Visit	$25	$50
Urgent Care	$50	$75
Emergency Dental		
Crown	$200	$300
Extraction	$50	$75

Hospital and Rehabilitation	GOLD	PLATINUM
Hospital Admission	$500	$1,000
ICU Admission	$1,000	$2,000
Rehabilitation Admission	$500	$1,000
Hospital Confinement *per day, up to 365 days*	$150	$225
ICU Confinement *per day, up to 30 days*	$300	$450
Rehabilitation Confinement *per day, up to 30 days*	$90	$135
Recovery *per day, up to seven days*	$50	$75

Follow-up Care & Treatment	GOLD	PLATINUM
Abdominal or Thoracic Surgery	$750	$1,500
Medical Applicance & Equipment Benefit	$75	$100
Blood, Plasma, Platelets	$200	$300
Chiropractic Care *per visit, up to three visits*	$25	$25
Concussion	$60	$100
Follow-up Treatment *per visit, up to three visits*	$25	$50
Lodging *for treatment 100 miles or more away; per night,up to 30 nights*	$100	$125
Major Diagnostic Exam *(CT, MRI, etc.)*	$100	$150
Organ Loss	$2,500	$2,500
Outpatient Surgery Facility	$25	$25
Physical Therapy *Per visit, up to 10 visits*	$25	$50
Prosthetics	$500	$1,000
Tendon, Ligament, or Rotator Cuff Surgery	$400	$500
Transportation *for treatment 100 miles or more away; per trip, up to three trips*	$300	$500
X-ray	$20	$30

Benefits may vary by state. Benefits are paid once per accident unless otherwise noted.

Injuries	GOLD	PLATINUM
Burns *2nd/3rd Degree*	$750-$7,500	$1,000-$10,000
Skin Graft	25% of the burn benefit	
Dislocations		
Open reduction, up to ...	$3,600	$4,400
Closed reduction, up to ...	$1,800	$2,200
Eye	$200	$250
Fractures		
Open reduction, up to ...	$5,000	$6,000
Closed reduction, up to ...	$2,500	$3,000
Herniated Disc	$400	$500
Knee Cartilage - Torn	$400	$500
Lacerations	$20-$300	$30-$400
Loss of Hands, Feet or Sight - *up to*	$10,000	$14,000
Loss of Fingers or Toes - *up to*	$1,200	$1,500

Additional Benefits	GOLD	PLATINUM
First Accident once per policy	**$100**	**$100**
Sports Package Benefits are 25% higher when accident is due to participation in organized sports. Up to $1,000 per person per year.		
Accidental Death		
Employee & Spouse	$20,000	$20,000
Child	$4,000	$4,000
Catastrophic Accident		
Prior to Age 70		
Employee & Spouse	$25,000	$25,000
Child	$12,500	$12,500
On or after Age 70	50%	50%
Wellness *per person, once per year 90 days waiting period*	$25	$25

Bi-Weekly Premium	GOLD	PLATINUM
Employee	$ 2.82	$ 4.02
Employee + Spouse	$ 5.10	$ 7.34
Employee + Child(ren)	$ 6.10	$ 8.84
Family	$ 8.38	$ 12.16

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.

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

HSA Compatible

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.

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);
- Engaging 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 60 days 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 organized contest using any type of motorized vehicle. The Sporting Activity Injuries benefit is not part of this exclusion.

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

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. C14059R 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.

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]