



If they need you, you need a Champion

Good things in life happen every day, and unfortunately, accidents happen too. You need a champion to help you defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.





First Accident Benefit pays you \$100 quickly.



Sports Package pays 25% higher benefits.

No one plans on getting injured ... but just in case, we've got you covered.

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 Accident Champion can help.

Accident Champion **pays cash benefits directly to you** or anyone you choose regardless of any other coverage you have. And Accident Champion pays extra benefits for injuries resulting from participating in organized sports. Let Accident Champion help take care of your bills so you can take care of yourself and your family.

Accident Champion Benefits always include:

First Accident

Pays you \$100 immediately when you report your first claim for covered benefits! If you get injured, we get you cash fast and begin processing your claim right over the phone.

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.

Here's How Accident Champion Benefits Work:

Accident Champion helps pay for the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatment, facility care and follow-up care.

If you get injured at soccer practice and break your leg, here's how benefits may stack up:

First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 100
X-Ray	\$ 30
Fracture	\$ 400
Crutches	\$ 100
Physical Therapy	\$ 250
Follow-up Visits	\$ 75
Subtotal	\$ 1,255
PLUS Sports Package	\$ 314
Total Payment	\$ 1,569

The Sports Package increases the total benefit payment by **25%**

BENEFITS INCREASE \$314

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

PLATINUM PLAN

Initial Care

Ambulance (<i>Ground/Air</i>)	\$200/\$2,000
Emergency Room	\$100
Initial Doctor's Office Visit	\$50
Urgent Care	\$75
Emergency Dental (<i>Crown/Extraction</i>)	\$300/\$75

Hospital and Rehabilitation

Hospital Admission	\$1,000
ICU Admission	\$2,000
Rehabilitation Admission	\$1,000
Hospital Confinement <i>Per day, up to 365 days</i>	\$225
ICU Confinement <i>Per day, up to 30 days</i>	\$450
Rehabilitation Confinement <i>Per day, up to 30 days</i>	\$135
Recovery <i>Per day, up to seven days</i>	\$75

Follow-up Care & Treatment

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

Injuries

Burns <i>2nd/3rd Degree</i>	\$1,000-\$10,000
Coma	\$10,000
Dislocations <i>Ankle, Foot, Hip, Knee Finger, Toe All other</i>	\$1,000 \$100 \$400
Eye	\$250
Fractures <i>Skull, Hip, Thigh, Body of Vertebrae Finger, Toe All other</i>	\$1,000 \$100 \$400
Herniated Disc	\$500
Knee Cartilage - Torn	\$500
Lacerations	\$30-\$400
Loss of Hands, Feet or Sight	up to \$14,000
Loss of Fingers or Toes	up to \$1,500

Additional Benefits

First Accident <i>Once per policy</i>	\$100
Accidental Death <i>Employee & Spouse Child</i>	\$20,000 \$4,000
Catastrophic Accident <i>Prior to Age 70 Employee & Spouse Child On or after Age 70</i>	\$25,000 \$12,500 50%
Family Care <i>For each child in a child care center: Per day, up to 30 days</i>	\$25
Sports Package Benefits are 25% higher <i>when accident is due to organized sports. Up to \$1,000 per person per year</i>	
Second Opinion	\$25

Most benefits are paid once per accident unless otherwise noted.

How does **ACCIDENT CHAMPION** help?

You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know we've got you covered. Let Accident Champion help take care of your bills, so you can take care of your family.



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 at the same cost 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/Domestic Partner

- Ages 18 and up

Dependent children/grandchildren

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

Facts

About 39 million emergency room visits each year are due to injuries.¹

70% of injuries requiring medical consultation are of adults ages 18-64.²

Sports and leisure injuries accounted for the **majority of all** injuries among children.²

¹ www.cdc.gov/nchs/fastats, as of Jan. 2019

² National Safety Council, Injury Facts, 2017 Edition

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 paid for claims, bills, or other demands or requests for payment for healthcare services that the appropriate regulatory board determines were provided as a result of a prohibited referral.

No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- 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.

Accident Benefits Summary

Name:

Type of Coverage

Payroll Deduction

Employee

Employee + Spouse

Employee + Child(ren)

Family

\$

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 Certificate Form No. C14059R. Refer to your certificate of insurance for specific details on benefits, exclusions and limitations that may vary by state.



Combined Insurance Company of America
Chicago, Illinois