



# 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 defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.



**Missouri Dental Insurance Services**

**ACCIDENT | CHAMPION**



**First Accident Benefit** pays you **\$100** immediately.



**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, especially 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:

DIAMOND PLAN	
<b>First Accident</b>	<b>\$ 100</b>
Ambulance	\$ 200
ER Visit	\$ 125
X-Ray	\$ 40
Fracture	\$ 1,000
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,215
<b>PLUS Sports Package</b>	<b>\$ 554</b>
<b>Total Payment</b>	<b>\$ 2,769</b>

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

**BENEFITS INCREASE \$554**

This is only an example of the benefits that could be payable for the covered loss noted above. Refer to the certificate of insurance for details



## Schedule of Benefits 24-hour coverage

### GOLD/PLATINUM/DIAMOND PLANS

#### Initial Care

	GOLD	PLATINUM	DIAMOND
Ambulance			
<i>Ground</i>	\$120	\$200	\$200
<i>Air</i>	\$1,000	\$2,000	\$2,000
Emergency Room	\$75	\$100	\$125
Initial Doctor's Office Visit	\$25	\$50	\$50
Urgent Care	\$50	\$75	\$100
Emergency Dental			
<i>Crown</i>	\$200	\$300	\$400
<i>Extraction</i>	\$50	\$75	\$100

#### Hospital and Rehabilitation

Hospital Admission	\$500	\$1,000	\$1,250
ICU Admission	\$1,000	\$2,000	\$2,500
Rehabilitation Admission	\$500	\$1,000	\$1,250
Hospital Confinement			
<i>Per day, up to 365 days</i>	\$150	\$225	\$250
ICU Confinement			
<i>Per day, up to 30 days</i>	\$300	\$450	\$500
Rehabilitation Confinement			
<i>Per day, up to 30 days</i>	\$90	\$135	\$150
Recovery			
<i>Per day, up to seven days</i>	\$50	\$75	\$100

#### Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$750	\$1,500	\$1,500
Appliances	\$75	\$100	\$100
Blood, Plasma, Platelets	\$200	\$300	\$300
Chiropractic Care			
<i>Per visit, up to three visits</i>	\$25	\$25	\$25
Concussion	\$60	\$100	\$100
Follow-up Treatment			
<i>Per visit, up to three visits</i>	\$25	\$50	\$50
Lodging			
<i>For treatment 100 miles or more away, per night, up to 30 nights</i>	\$100	\$125	\$150
Major Diagnostic Exam (CT, MRI, etc.)	\$100	\$150	\$200
Organ Loss	\$2,500	\$2,500	\$2,500
Outpatient Surgery Facility	\$25	\$25	\$25
Physical Therapy			
<i>Per visit, up to 10 visits</i>	\$25	\$50	\$50
Prosthetics	\$500	\$1,000	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$400	\$500	\$750
Transportation			
<i>For treatment 100 miles or more away, per trip up to three trips</i>	\$300	\$500	\$600
X-ray	\$20	\$30	\$40

#### Injuries

	GOLD	PLATINUM	DIAMOND
Burns			
<i>Level 1</i>	\$750	\$1,000	\$1,000
<i>Level 2</i>	\$1,500	\$2,000	\$2,000
<i>Level 3</i>	\$7,500	\$10,000	\$10,000
Skin Graft	25% of the burn benefit		
Coma	\$7,500	\$10,000	\$12,500
Dislocations			
<i>Open reduction, up to ...</i>	\$3,600	\$4,400	\$4,800
<i>Closed reduction, up to ...</i>	\$1,800	\$2,200	\$2,400
Eye	\$200	\$250	\$300
Fractures			
<i>Open reduction, up to ...</i>	\$5,000	\$6,000	\$7,000
<i>Closed reduction, up to ...</i>	\$2,500	\$3,000	\$3,500
Herniated Disc	\$400	\$500	\$750
Knee Cartilage - Torn	\$400	\$500	\$750
Lacerations	\$20-\$300	\$30-\$400	\$30-\$500
Loss of Hands, Feet or Sight	\$10,000	\$14,000	\$20,000
Loss of Fingers or Toes	\$1,200	\$1,500	\$2,000

#### Additional Benefits

##### First Accident

<i>Once per policy</i>	\$100	\$100	\$100
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##### Accidental Death

<i>Employee &amp; Spouse</i>	\$20,000	\$20,000	\$20,000
<i>Child</i>	\$4,000	\$4,000	\$4,000

##### Catastrophic Accident

<i>Prior to Age 70</i>			
<i>Employee &amp; Spouse</i>	\$25,000	\$25,000	\$25,000
<i>Child</i>	\$12,500	\$12,500	\$12,500
<i>On or after Age 70</i>	50%	50%	50%

##### Family Care

<i>For each child in a child care center: Per day, up to 30 days</i>	\$25	\$25	\$25
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##### Sports Package Benefits are 25% higher

when accident is due to organized sports.  
Up to \$1,000 per person per year

##### Wellness

<i>Per person, once per year</i>	\$25	\$25	\$50
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#### Monthly Premium

	GOLD	PLATINUM	DIAMOND
Employee	\$10.00	\$13.84	\$16.60
Employee + Spouse	\$18.20	\$25.28	\$30.36
Employee + Child(ren)	\$18.96	\$26.72	\$32.08
Family	\$27.12	\$38.12	\$45.84

# 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.

### No Exclusions for Preexisting Conditions

### 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 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

- Ages 18 and up

### Children

- Ages 0 to 26
- No student status required

## Exclusions & Limitations

This is an Accident-Only Insurance.

- 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 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.

## Facts

**45 million** emergency room visits each year are due to injuries<sup>1</sup>

**13.6 million** adults age 20-49 are injured each year<sup>2</sup>

Sports and leisure injuries accounted for the **majority of all** injuries among children.<sup>3</sup>

<sup>1</sup> National Hospital Ambulatory Medical Care Survey: 2009 Emergency Department Summary Tables

<sup>2</sup> Centers for Disease Control and Prevention. WISQARS™ [Online]. 2012. National Center for Injury Prevention and Control, Centers for Disease Control and Prevention (producer). Available from: URL: [www.cdc.gov/ncipc/wisqars](http://www.cdc.gov/ncipc/wisqars). [September 15, 2014].

<sup>3</sup> National Safety Council, Injury Facts, 2014 Edition

## Accident Benefits Summary

Name:

Type of Coverage

Payroll Deduction

GOLD  PLATINUM  DIAMOND

Employee

Employee + Spouse

Employee + Child(ren)

Family

\$

If you have questions about this product or want to take advantage of our "Tele-claim" expedited claims service, call **1-800-544-9382**.

This is a supplement to health insurance and is not a substitute for major medical insurance. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.



Combined Insurance Company of America

CBS-456R3-MDIS-GPD (1-15)

This document is a brief description of Certificate Form No. C14059R. Benefits, rates, exclusions and limitations may vary by state. Refer to your certificate of insurance for specific details.