

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 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.

A broken
leg can cost
\$7,500.¹

60% of Americans
can't cover
an unexpected
\$1,000 expense.²

42 million ER
visits each year
are due
to injuries.³

For employees of

Monroe City Schools



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 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

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

Playing sports can lead to injuries and unwelcome expenses. We’ll increase your benefit 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports.

Telemedicine Services Benefit

With this benefit, you will no longer need to leave your home for a doctor’s visit. We’ll pay you a \$25 benefit if you receive consultation with a physician for a covered accident via audio or video communication.

Rehabilitation Package

We pay cash benefits for admission, daily confinement and recovery. Whether you’re 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. We’ll even pay for a residence/ vehicle modification and therapy, including physical, occupational and speech.

Wellness Benefit

Be proactive with your health with preventive care. This benefit pays you \$50 for undergoing a covered health screening test.

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:

The Sports Package increases the total benefit payment by \$651.

First Accident	\$	100
Ambulance	\$	300
ER Visit	\$	200
X-Ray	\$	40
Fracture	\$	1,000
Medicine	\$	20
Medical Supplies	\$	20
Crutches	\$	200
Physical Therapy	\$	500
Follow-up Visits	\$	225
Subtotal	\$	2,605
PLUS Sports Package	\$	651
Total Payment	\$	3,162

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 – 24-Hour Coverage

Gold, Platinum & Diamond Plan

Initial Care	GOLD	PLATINUM	DIAMOND
Ambulance			
<i>Ground</i>	\$120	\$200	\$300
<i>Air</i>	\$1,000	\$1,500	\$2,000
Emergency Room	\$75	\$100	\$200
Initial Doctor's Office Visit	\$25	\$50	\$75
Telemedicine Services Benefit	\$25	\$50	\$75
Urgent Care	\$50	\$75	\$150
Emergency Dental			
<i>Crown</i>	\$200	\$300	\$400
<i>Extraction</i>	\$50	\$75	\$100
<i>Dentures</i>	\$200	\$300	\$400
<i>Implants</i>	\$200	\$300	\$400
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	\$100	\$225	\$300
<i>Per day, up to 365 days</i>			
ICU Confinement	\$200	\$450	\$600
<i>Per day, up to 30 days</i>			
Rehabilitation Confinement	\$100	\$135	\$180
<i>Per day, up to 30 days</i>			
Recovery	\$25	\$50	\$75
<i>Per day, up to seven days</i>			
Follow-up Care & Treatment			
Abdominal, Cranial, & Thoracic Surgery	\$750	\$1,500	\$1,500
Hernia Surgery	\$100	\$200	\$200
Appliances	\$75	\$100	\$200
Blood, Plasma, Platelets	\$200	\$300	\$300
Chiropractic Care	\$0	\$25	\$50
<i>Per visit, up to six visits</i>			
Follow-up Treatment	\$25	\$50	\$75
<i>Per visit, max visits</i>	1	2	3
Lodging	\$100	\$125	\$150
<i>For treatment 100 miles or more away; per night, up to 30 nights</i>			
Major Diagnostic Exam (CT, MRI, etc.)	\$100	\$150	\$250
Medical Supplies	\$10	\$15	\$20
Medicine	\$10	\$15	\$20
Organ Loss	\$500	\$1,000	\$1,500
Outpatient Surgery Facility	\$0	\$25	\$25
Physical, Occupational, or Speech Therapy	\$25	\$50	\$50
<i>Per visit, max visits</i>	6	10	10
Prosthetics	\$500	\$1,000	\$1,500
Tendon, Ligament or Rotator Cuff Surgery	\$400	\$500	\$750
Transportation	\$300	\$500	\$600
<i>For treatment 100 miles or more away; per trip, up to three trips</i>			
X-ray	\$20	\$30	\$40

Injuries	GOLD	PLATINUM	DIAMOND
Burns			
<i>2nd/3rd Degree, up to</i>	\$7,500	\$10,000	\$12,000
Skin Graft	25% of the burn benefit		
Coma	\$7,500	\$10,000	\$12,500
Dislocations, <i>up to</i>	\$3,600	\$4,400	\$4,800
Ear Injury	\$200	\$250	\$300
Eye Injury	\$200	\$250	\$300
Fractures, <i>up to</i>	\$5,000	\$6,000	\$7,000
Herniated Disc	\$400	\$500	\$750
Knee Cartilage – Torn	\$400	\$500	\$750
Lacerations	\$20-\$300	\$30-\$400	\$30-\$600
Loss of Hands, Feet or Sight, <i>up to</i>	\$10,000	\$14,000	\$20,000
Loss of Fingers or Toes, <i>up to</i>	\$1,200	\$1,500	\$2,000
Paralysis			
<i>Two limbs</i>	\$5,000	\$7,500	\$10,000
<i>Four limbs</i>	\$7,500	\$10,000	\$15,000
Traumatic Brain Injury	\$100	\$200	\$300

Additional Benefits

First Accident (Once per policy)	\$100	\$100	\$100
Family Care	\$0	\$25	\$30
<i>For each child in a child care center: Per day, up to 30 days</i>			
Joint Replacement			
<i>Elbow</i>	\$0	\$0	\$750
<i>Hip</i>	\$0	\$0	\$1,500
<i>Knee</i>	\$0	\$0	\$1,000
<i>Shoulder</i>	\$0	\$0	\$900
Post-Traumatic Stress Disorder	\$25	\$50	\$50
<i>Per visit, up to six visits</i>			
Residence/Vehicle Modification	\$500	\$750	\$1,000
Sports Package Benefit	<i>Increases total benefit by 25% when accident is due to participation in organized sports. Up to \$1,000 per person per year.</i>		
Wellness	\$50	\$50	\$50
<i>Once per person, per year; 30-day waiting period</i>			

Monthly Premium	GOLD	PLATINUM	DIAMOND
Employee	\$ 6.24	\$ 10.40	\$ 14.56
Employee + Spouse	\$ 12.48	\$ 19.24	\$ 26.52
Employee + Child(ren)	\$ 13.00	\$ 20.80	\$ 29.16
Family	\$ 18.72	\$ 29.64	\$ 41.60

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

Guaranteed Issue

No medical history is required for coverage to be issued.

Renewable

Coverage is automatically renewed as long as you are an eligible employee, your premiums are paid as due and the policy is in force.

Portable

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

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

Employee

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

Spouse

- Ages 18 and older
- Includes domestic and civil union partners

Dependent children/grandchildren

- Ages 0 through 26
- No student status required

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);
- 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; or
- Participation in any contest using any type of motorized vehicle.

1. www.healthcare.gov; accessed Sept. 2019
2. www.bankrate.com; accessed Sept. 2019
3. www.cdc.gov/nchs; accessed Sept. 2019

Chubb. Insured.SM

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.

www.chubbworkplacebenefits.com