

Accident coverage can protect your whole family



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- National Center for Health Statistics

A voluntary accident plan offers coverage for accidents, injuries, ambulance services, and accidental death in addition to your primary medical insurance. It's also available to your spouse and children – a plan that can protect your whole family.

Why do I need accident coverage?

Here are a few facts to consider from the National Center for Health Statistics:

- › Nearly 40 percent of self-reported episodes of injury leading to hospitalization occurred during sports or leisure activities, and 44 percent occurred in or around the home
- › Where the external cause of nonfatal injuries is specified, falls are the leading cause of inpatient and outpatient care in emergency rooms, outpatient clinics and doctors' offices
- › Injuries due to motor vehicle traffic accidents, overexertion and strenuous movements, and striking against or being struck accidentally by objects also make up a large portion of injuries

What does accident coverage do?

Accident insurance provides you with valuable primary benefits as well as any optional benefits selected by your employer. Features include:

- › **Accident Medical Expense:** pays actual charges, up to the amount selected, for physician's treatment or other emergency treatment
- › **Ambulance Benefit:** pays actual charges, up to policy amount, for ground ambulance service and emergency air transportation in 100-mile radius
- › **Hospital Confinement:** pays a daily benefit for hospital room charge for a maximum of 30 days, up to the amount selected, when the injury is a result of a covered accident
- › **Optional riders** offered by your employer may include 24-hour coverage, coverage for spouse and children, and bone fracture and dislocation

Protect your financial security

Payroll deduction makes it easy for you to pay for accident coverage. You'll feel good knowing benefits are paid up to the amount selected for each accident, and is in addition to any other coverage you may have. Coverage starts at "zero" with each new accident. There's no calendar-year maximum.

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Accident coverage offers supplemental coverage for accidents, injuries, ambulance services, and accidental death. This is a plan that protects the whole family, including your spouse and children. Choose from four benefit levels, which are paid up to the benefit amount, in addition to any other coverage you have. You can further enhance your coverage with options, such as benefits for fractures and dislocations, providing even more flexibility.

Product base	Individual			
Coverage type	Accident Insurance provides off-the-job coverage for accidental injuries, hospital care, and accidental death benefits. There is no coverage for sickness. Four benefit levels available. Coverage is available to the insured, spouse, and children, and is guaranteed renewable to age 70.			
Benefit amount	<input type="checkbox"/> Level One	<input type="checkbox"/> Level Two	<input type="checkbox"/> Level Three	<input type="checkbox"/> Level Four
› Accident medical expense: Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. ER subject to a \$50 deductible.	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000
› Ambulance: Pays actual expenses up to the amount selected if injury requires ground or air ambulance transportation.	\$ 250	\$ 500	\$ 750	\$ 1,000
› Hospital indemnity: Pays a benefit equal to the amount selected if an injury requires inpatient hospital confinement, including a room charge, that starts within 30 days after the accident. The benefit is limited to 30 days per accident.	\$ 75	\$ 150	\$ 225	\$ 300
› Accidental death, dismemberment and loss of sight (AD&D):				
Loss of life	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000
Any combination of two or more hands, feet, or eyes	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000
Loss of single hand, foot or eye	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000
Multiple fingers and/or toes	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000
Single finger or toe	\$ 250	\$ 500	\$ 750	\$ 1,000
Definition of disability:	Total disability: The insured's complete inability to perform his or her regular occupation. The total disability must result from injuries sustained in an accident and be certified by a physician regularly attending the insured. The insured is not totally disabled if actually working in any other job or profession.			
Additional included benefits	Total disability premium waiver: If the insured becomes disabled before age 60 and as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability.			

Insured by Kanawha Insurance Company, a Humana company.

This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

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- ☐ **Fracture and dislocation:** Pays a benefit when a covered person suffers one of the fractures or dislocations listed. The benefit payable will equal the percentage shown, of the unit selected, for the injury. Pays 150% of the larger loss of two or more covered losses.

☐ \$750

Fractures

• Hip bone (pelvis) or femur	100%
• Vertebra	75%
• Skull (depressed or ping-pong fracture)	65%
• Leg (tibia or fibula)	50%
• Bones of the foot, ankle, kneecap, hand, wrist or forearm (radius or ulna)	40%
• Lower jaw, shoulder blade, collar bone	35%
• Upper arm, upper jaw, skull (simple, non-depressed fracture)	25%
• Facial bones (or nose)	20%
• Finger, toe, rib, coccyx	6%

Dislocations

• Hip	100%
• Knee (does not include dislocation of the patella)	50%
• Foot (does not include dislocation of the toes), ankle or shoulder	35%
• Hand (does not include dislocation of fingers), lower jaw, wrist or elbow	20%
• Finger, toe	6%

- ☐ **Hospital intensive care:** Pays a daily benefit when a covered person is confined to a hospital intensive care unit as a result of injuries suffered in a covered accident. The benefit is payable for a maximum of 30 days for any one accident.

☐ \$150

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