

# Accident Protector Plus

Policy Form Nos. 14027, 12400

## Accident-only benefits *plus* optional sickness rider

Accidents happen. Unfortunately they too often come with unexpected costs. The Accident Protector Plus product provides an affordable way for you and your family to be protected from the extra expenses that can come due to an accident at home, work or even at play. It also offers the option for similar benefits paid for covered sicknesses.

### PRODUCT HIGHLIGHTS

- **Portability.** You can keep this coverage even if you leave your present place of employment.
- **Non-cancellable and guaranteed renewable\*** for your lifetime (as long as the premium is paid as scheduled).
- **Spouse and children's coverage options**
- **Benefit are paid directly to you** and are in addition to any other insurance you may have—including Workers' Compensation and Social Security.
- **No health questions asked or medical tests required for accident-only coverage**

\*Optional sickness rider is guaranteed renewable until the policy anniversary after your 75th birthday.

### PRODUCT FEATURES

This product provides benefits for covered injuries due to an accident and, if selected, benefits for covered sickness.

#### Benefits for a covered injury or sickness are payable for the following:

- **Hospital Admission** benefit paid if you are admitted to a hospital and is payable once for each accident or sickness.
- **Hospital Confinement** benefit paid for each day you are continuously confined in a hospital due to an injury or sickness. (For injuries the confinement must occur within 30 days of when the injury was sustained.)
- **Intensive Care** benefit paid if you are confined in an Intensive Care unit during a period for which benefits are payable for hospital confinement (up to 30 days).
- **Recovery following Hospital Confinement** benefit paid if you remain totally disabled following hospital confinement. Pays a daily benefit for up to the same number of days of the hospital confinement.
- **Emergency Room** benefit paid if an injury or sickness requires treatment at an emergency care facility. Payable once for each accident or sickness.
- **Emergency Follow-up Treatment** benefit paid if a covered injury or sickness requires follow-up treatment as recommended by a doctor. The treatment must be performed within three months of the covered Emergency Room treatment.



- **Outpatient Surgery** benefit paid if an injury or sickness requires outpatient surgery. (For an injury the surgery must occur within 90 days of when the injury was sustained.) There are two classifications: Major or Minor. Major is if the surgery occurs in a hospital operating room; Minor is if it occurs in a doctor's office, clinic, or emergency room.
- **Ambulance** benefit paid if you are transported to a hospital by ambulance due to an injury or sickness. (For injuries the transport must occur within 48 hours of when the injury was sustained.) This benefit is payable once for each accident or sickness.
- **Blood and Blood Plasma** benefit paid once if an injury or sickness requires a transfusion, administration, cross matching, and processing of blood, plasma or platelets. Benefit is payable once for each accident or sickness.
- **Medical Appliance** benefit paid if, because of an injury or covered sickness, the doctor prescribes the use of a medical appliance such as crutches, a wheelchair, leg brace or neck brace. This benefit is payable only once for each accident or sickness.



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- **Family Lodging** benefit paid if you require treatment at a hospital located more than 100 miles from home. This benefit is payable for hotel/motel stays by a family member who accompanies you during the time you are confined to a hospital.
- **Transportation** benefit paid if you must travel 100 miles or more to receive treatment for an injury or sickness. Treatment must be: 1) prescribed by a physician, 2) received while confined in a hospital and 3) is not available locally. This benefit is not payable for ambulance transportation by ground or air.

## Benefits for covered accident-only injuries are payable for the following:

- **Concussion** benefit paid if you are diagnosed with a concussion within 72 hours of the accident and require any type of medical imaging procedure.
- **Fracture** benefit paid for a fracture diagnosed within 90 days of the accident that caused the injury. Two classifications: Major or Minor. Minor means the breaking of the nose, teeth, fingers, thumbs or toes. Major means the breaking of any other bone of the body.
- **Physical Therapy** benefit paid if an injury requires physical therapy as prescribed by a physician. Treatment must be start within 90 days of the accident.
- **Health Screening** benefit paid once a year for health screening tests or procedures for each person covered under the policy. This includes chest x-ray, bone marrow testing, mammography, breast ultrasound, PAP smear, PSA, and others. The benefit is payable only after the policy is in force for at least 90 days.
- **Accidental Death or Dismemberment** (any accident) benefit paid if you sustain an injury due to an accident that causes the loss of life, sight or limbs. The loss must occur within 180 days from the date of the accident which caused the injury.

Note: Only one benefit amount per injury, either *Accidental Death-Common Carrier* or *Accidental Death or Dismemberment-Any Accident*, whichever is greater, will be paid for each covered person.

## OPTIONAL SICKNESS RIDER

- Two plans are available: Plan 1 benefits paid that are equal to one-half of the accident benefits, or Plan 2 benefits paid that are equal to the accident benefits

## COVERAGE OPTIONS:

- Employee only
- Employee & spouse
- Single parent
- Family

## ELIGIBILITY

- You must earn at least \$10,000 a year
- You must be actively at work at time of enrollment
- Employee/spouse issue ages: 18-64 years
- Children issue ages: 11 days-18 years

## SAMPLE RATES

Weekly Deductions				
ACCIDENT ONLY				
	Individual	Insured + Spouse	Single Parent	Family
	\$ 4.00	\$ 6.75	\$6.75	\$9.50
SICKNESS RIDER				
Individual only				
Ages:	18-34	35-44	45-54	55-64
Plan 1:	\$4.00	\$5.00	\$6.75	\$10.50
Plan 2:	\$8.00	\$10.00	\$13.50	\$21.00

## EXCLUSIONS AND LIMITATIONS

**Accidents:** Benefits will not be payable if a loss is directly caused by or results from any sickness or disease or a covered person's:

1. suicide, attempted suicide or intentionally self-inflicted injury;
2. committing or attempting to commit a felony;
3. being under the influence of a controlled substance or illegal drugs (unless administered by a physician and taken according to the physician's instructions), or while intoxicated (as defined by the law of jurisdiction in which the accident occurred);
4. engaging in hang gliding, parachuting, bungee jumping, parasailing or any similar activities;
5. participating in any sport or sporting activity for which any type of compensation or remuneration is received, or racing any type of vehicle in any organized event;
6. being exposed to war or any act of war, declared or undeclared, or serving in any armed forces or units auxiliary thereto; or
7. travel or flight in any kind of aircraft except as a fare-paying passenger in an aircraft operated on a regular schedule by a common carrier for passenger service over an established air route.

**Sicknesses:** Benefits will not be payable if a loss results from a covered person's:

1. suicide, attempted suicide or intentionally self-inflicted injury.
2. accidental bodily injury;
3. alcoholism or drug addiction;
4. mental or emotional disorders; or
5. normal pregnancy or childbirth.

Loss caused by a pre-existing condition is not covered unless such loss begins after 12 months from the rider effective date.

*The information contained within this document is only a brief description. Product features, benefits, rates, exclusions and limitations may vary by state and are subject to change. See the actual policy for your state for specific details.*