

## 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.<sup>1</sup>

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

42 million ER  
visits each year  
are due  
to injuries.<sup>3</sup>

For employees of

**City of St. Charles School District**



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**

**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.

**Rehabilitation**

We pay cash benefits for daily confinement.

**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 \$582.**

Ambulance	\$ 400
ER Visit	\$ 150
X-Ray	\$ 200
Fracture	\$ 1,000
Crutches	\$ 100
Physical Therapy	\$ 250
Follow-up Visits	\$ 225
Subtotal	\$ 2,325
<b>PLUS Sports Package</b>	<b>\$ 582</b>
<b>Total Payment</b>	<b>\$ 2,907</b>

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

### Diamond Plan

#### Initial Care

Ambulance	
<i>Ground</i>	\$400
<i>Air</i>	\$1,500
Emergency Room	\$150
Initial Doctor's Office Visit	\$75
Urgent Care	\$75
Emergency Dental	
<i>Crown</i>	\$300
<i>Extraction</i>	\$100
<i>Dentures</i>	\$300
<i>Implants</i>	\$300

#### Hospital and Rehabilitation

Hospital Admission	\$1,000
ICU Admission	\$1,500
Hospital Confinement	\$200
<i>Per day, up to 365 days</i>	
ICU Confinement	\$400
<i>Per day, up to 30 days</i>	
Rehabilitation Confinement	\$100
<i>Per day, up to 30 days</i>	

#### Follow-up Care & Treatment

Abdominal, Cranial, & Thoracic Surgery	\$1,500
Hernia Surgery	\$150
Appliances	\$100
Blood, Plasma, Platelets	\$400
Chiropractic Care	\$25
<i>Three visits per accident, up to six visits per year</i>	
Follow-up Treatment	\$75
<i>Per visit, up to three visits</i>	
Lodging	\$150
<i>For treatment 100 miles or more away;</i>	
<i>per night, up to 30 nights</i>	
Major Diagnostic Exam	
<i>Payable once per Covered Accident for CT, MRI, etc.</i>	\$200
Outpatient Surgery Facility	\$300
Physical, Occupational, or Speech Therapy	\$25
<i>Per visit, up to 10 visits</i>	
Prosthetics	\$750
Tendon, Ligament or Rotator	
Cuff Surgery	\$800
Transportation	\$400
<i>For treatment and Confinement in a Hospital 100 miles</i>	
<i>or more away; per trip, up to three trips</i>	
X-ray	\$200

#### Injuries

Burns	
<i>2nd/3rd Degree, up to</i>	\$1,000-\$10,000
Skin Graft	50% of the burn benefit
Coma	\$10,000
Dislocations, <i>up to</i>	\$6,000
Ear Injury	\$300
Eye Injury	\$300
Fractures, <i>up to</i>	\$7,500
Herniated Disc Surgery	\$800
Knee Cartilage (Torn) Surgery	\$750
Lacerations	\$25-\$600
Loss of Hands, Feet or Sight, <i>up to</i>	\$15,000
Loss of Fingers or Toes, <i>up to</i>	\$1,500
Paralysis	
<i>Two limbs</i>	\$10,000
<i>Four limbs</i>	\$15,000
Traumatic Brain Injury	\$150

#### Additional Benefits

Catastrophic Accident	
<i>Employee</i>	\$100,000
<i>Spouse</i>	\$50,000
<i>Children</i>	\$40,000
<i>On or after age 70</i>	50%
Non-occupational Disability	\$200
<i>up to six visits</i>	
Pain Management	\$100
<i>Per visit, up to six visits</i>	
Sports Package Benefit	
<i>Increases total benefit by 25% when accident is due to participation</i>	
<i>in organized sports. Up to \$1,000 per person per year.</i>	

#### Monthly Premium

#### DIAMOND

Employee	\$	14.59
Employee + Spouse	\$	22.97
Employee + Child(ren)	\$	28.92
Family	\$	37.30

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

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### 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

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### Employee

- Actively employed Bus Drivers working at least 25 hours per week
- All other actively employed besides Bus Drivers working at least 30 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

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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](http://www.healthcare.gov); accessed Sept. 2019
2. [www.bankrate.com](http://www.bankrate.com); accessed Sept. 2019
3. [www.cdc.gov/nchs](http://www.cdc.gov/nchs); accessed Sept. 2019

Chubb. Insured.<sup>SM</sup>

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](http://www.chubbworkplacebenefits.com)