



Accident

CHUBB®

Workplace Benefits

For employees of
Mphasis



**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, 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 or anyone you choose regardless of any other coverage you have. And Chubb Accident pays extra benefits for injuries resulting from participating in organized sports. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

Good things in life
happen every day,
and unfortunately,
accidents happen too.
When they do, we can
help protect you.

Chubb Accident Benefits always 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

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 Benefits Work:

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 \$1,883.**

First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 200
X-Ray	\$ 30
Fracture	\$ 900
Crutches	\$ 100
Physical Therapy	\$ 1,000
Follow-up Visits	\$ 5,000
Subtotal	\$ 7,530
PLUS Sports Package	\$ 1,883
Total Payment	\$ 9,413

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 or policy for terms and conditions.



Schedule of Benefits – Non-Occupational

Platinum Plan

Initial Care	Follow-up Care & Treatment (cont'd)	Additional Benefits
Ambulance	Major Diagnostic Exam \$150	First Accident.....\$100
Ground..... \$200	(CT, MRI, etc.)	Once per policy
Air..... \$2,000	Organ Loss..... \$2,500	Catastrophic Accident
Emergency Room..... \$200	Outpatient Surgery Facility..... \$25	Prior to age 70
Initial Doctor's Office Visit..... \$100	Physical Therapy..... \$100	Employee & Spouse..... \$25,000
Urgent Care..... \$50	per visit, up to 10 visits	Child..... \$12,500
Emergency Dental	Prosthetics..... \$1,000	On or after age 70..... 50%
Crown..... \$300	Tendon, Ligament, or	Family Care..... \$25
Extraction..... \$75	Rotator Cuff Surgery..... \$500	For each child in a child care center:
	Transportation..... \$500	Per day, up to 30 days
	For treatment 100 miles or more	
	away; per trip, up to three trips	Sports Package Benefits
Hospital and Rehabilitation	X-ray..... \$30	Increases total benefit by 25% when accident
Hospital Admission..... \$1,000	Injuries	is due to participation in organized sports.
ICU Admission..... \$2,000		Up to \$1,000 per person per year.
Rehabilitation Admission..... \$1,000	Burns	Wellness..... \$50
Hospital Confinement..... \$200	Level 1..... \$1,000	Per person, once per year;
per day, up to 365 days	Level 2..... \$2,000	90 day waiting period
ICU Confinement..... \$400	Level 3..... \$10,000	
per day, up to 30 days	Skin Graft..... 25% of the burn benefit	
Rehabilitation Confinement..... \$120	Coma..... \$10,000	
per day, up to 30 days	Dislocations	
Recovery..... \$25	Open reduction, up to..... \$4,400	
per day, up to seven days	Closed reduction, up to..... \$2,200	
	Eye..... \$250	
Follow-up Care & Treatment	Fractures	
Abdominal or Thoracic Surgery..... \$1,500	Open reduction, up to..... \$6,000	
Appliances..... \$100	Closed reduction, up to..... \$3,000	
Blood, Plasma, Platelets..... \$300	Herniated Disc..... \$500	
Chiropractic Care..... \$25	Knee Cartilage – Torn..... \$500	
per visit, up to three visits	Lacerations..... \$30-\$400	
Concussion..... \$100	Loss of Hands, Feet or Sight,	
Follow-up Treatment..... \$50	up to..... \$14,000	
per visit, up to 100 visits	Loss of Fingers or Toes, up to..... \$1,500	
Lodging..... \$125		
For treatment 100 miles or more away;		
per night, up to 30 nights		

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

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.

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 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

Dependent children/grandchildren

- Ages 0 to 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

Exclusions & Limitations

This is 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 under state limits, or under the influence of 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.

Accident Benefits Summary

Name: _____

Type of Coverage _____

- ☐ Employee
☐ Employee + Spouse
☐ Employee + Child(ren)
☐ Family

Payroll Deduction \$ _____

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.

This document is a brief description of Form Nos. C14059R-FL or 14186-FL. Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.