



Accident

CHUBB®

Workplace Benefits

For employees of
Columbia School District



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

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 \$853.

First Accident	\$ 100
Ambulance	\$ 400
ER Visit	\$ 150
X-Ray	\$ 60
Fracture	\$ 1,800
Crutches	\$ 200
Physical Therapy	\$ 600
Follow-up Visits	\$ 100
Subtotal	\$ 3,410
PLUS Sports Package	\$ 853
Total Payment	\$ 4,263

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

Initial Care

Ambulance	
<i>Ground</i>	\$400
<i>Air</i>	\$4,000
Emergency Room	\$150
Initial Doctor's Office Visit	\$200
Urgent Care	\$200
Emergency Dental	
<i>Crown</i>	\$600
<i>Extraction</i>	\$150

Hospital and Rehabilitation

Hospital Admission	\$2,500
ICU Admission	\$5,000
Rehabilitation Admission	\$2,500
Hospital Confinement	\$500
<i>per day, up to 365 days</i>	
ICU Confinement	\$1,000
<i>per day, up to 30 days</i>	
Rehabilitation Confinement	\$300
<i>per day, up to 30 days</i>	

Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$3,000
Appliances	\$200
Blood, Plasma, Platelets	\$600
Chiropractic Care	\$25
<i>per visit, up to three visits</i>	
Concussion	\$200
Follow-up Treatment	\$100
<i>per visit, up to one visit</i>	
Lodging	\$250
<i>For treatment 100 miles or more away;</i>	
<i>per night, up to 30 nights</i>	

Follow-up Care & Treatment (cont'd)

Major Diagnostic Exam	\$300
<i>(CT, MRI, etc.)</i>	
Organ Loss	\$5,000
Outpatient Surgery Facility	\$25
Physical Therapy	\$100
<i>Per visit, up to 6 visits</i>	
Prosthetics	\$2,000
Tendon, Ligament, or	
Rotator Cuff Surgery	\$1,000
Transportation	\$1,000
<i>For treatment 100 miles or more</i>	
<i>away; per trip, up to three trips</i>	
X-ray	\$60

Injuries

Burns	
<i>Level 1</i>	\$2,000
<i>Level 2</i>	\$4,000
<i>Level 3</i>	\$20,000
Skin Graft	25% of the burn benefit
Coma	\$20,000
Dislocations	
<i>Open reduction, up to</i>	\$12,000
<i>Closed reduction, up to</i>	\$6,000
Eye	\$500
Fractures	
<i>Open reduction, up to</i>	\$15,000
<i>Closed reduction, up to</i>	\$7,500
Herniated Disc	\$1,000
Knee Cartilage – Torn	\$1,000
Lacerations	\$60-\$800
Loss of Hands, Feet or Sight,	
<i>up to</i>	\$28,000
Loss of Fingers or Toes, <i>up to</i>	\$3,000

Additional Benefits

First Accident	\$100
<i>Once per policy</i>	
Accidental Death	
<i>Employee & Spouse</i>	\$100,000
<i>Child</i>	\$20,000
Catastrophic Accident	
Prior to age 70	
<i>Employee & Spouse</i>	\$200,000
<i>Child</i>	\$100,000
On or after age 70	50%
Family Care	\$25
<i>For each child in a child care center:</i>	
<i>Per day, up to 30 days</i>	
Sports Package Benefits	
<i>Increases total benefit by 25% when accident</i>	
<i>is due to participation in organized sports.</i>	
<i>Up to \$1,000 per person per year.</i>	
Wellness	\$100
<i>Per person, once per year;</i>	
<i>90 day waiting period</i>	

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.

Accident Benefits Summary

Name: _____

Type of Coverage _____

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

Payroll Deduction \$ _____

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 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.

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 Nos. C14059R-FL. Refer to your certificate of insurance 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.