



Accident

CHUBB®

Workplace Benefits

For employees of  
**Howard County**



**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 \$554.**

<b>First Accident</b>	<b>\$ 100</b>
Ambulance	\$ 200
ER Visit	\$ 125
X-Ray	\$ 40
Fracture	\$ 1,000
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,215
<b>PLUS Sports Package</b>	<b>\$ 554</b>
<b>Total Payment</b>	<b>\$ 2,769</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 or policy for terms and conditions.



## Schedule of Benefits – Non-occupational Coverage

### Diamond Plan

#### Initial Care

Ambulance	
<i>Ground</i>	\$200
<i>Air</i>	\$2,000
Emergency Room	\$125
Initial Doctor's Office Visit	\$50
Urgent Care	\$100
Emergency Dental	
<i>Crown</i>	\$400
<i>Extraction</i>	\$100

#### Hospital and Rehabilitation

Hospital Admission	\$1,250
ICU Admission	\$2,500
Rehabilitation Admission	\$1,250
Hospital Confinement	\$250
<i>Per day, up to 365 days</i>	
ICU Confinement	\$500
<i>Per day, up to 30 days</i>	
Rehabilitation Confinement	\$150
<i>Per day, up to 30 days</i>	
Recovery	\$100
<i>Per day, up to seven days</i>	

#### Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$1,500
Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care	\$25
<i>Per day, up to three days</i>	
Concussion	\$100
Follow-up Treatment	\$50
<i>Per day, up to three days</i>	
Lodging	\$150
<i>For treatment 100 miles or more away; per night, up to 30 nights</i>	

#### Follow-up Care & Treatment (cont'd)

Major Diagnostic Exam	\$200
<i>(CT, MRI, etc.)</i>	
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy	\$50
<i>Per day, up to 6 days</i>	
Prosthetics	\$1,500
Tendon, Ligament, or	
Rotator Cuff Surgery	\$750
Transportation	\$600
<i>For treatment 100 miles or more away; per trip, up to three trips</i>	
X-ray	\$40

#### Injuries

Burns	
<i>Level 1</i>	\$1,000
<i>Level 2</i>	\$2,000
<i>Level 3</i>	\$10,000
Skin Graft	25% of the burn benefit
Coma	\$12,500
Dislocations	
<i>Open reduction, up to</i>	\$4,800
<i>Closed reduction, up to</i>	\$2,400
Eye	\$300
Fractures	
<i>Open reduction, up to</i>	\$7,000
<i>Closed reduction, up to</i>	\$3,500
Herniated Disc	\$750
Knee Cartilage – Torn	\$750
Lacerations	\$30-\$500
Loss of Hands, Feet or Sight, up to	\$20,000
Loss of Fingers or Toes, up to	\$2,000

#### Additional Benefits

<b>First Accident</b>	<b>\$100</b>
<i>Once per policy</i>	
Accidental Death	
<i>Employee &amp; Spouse</i>	\$20,000
<i>Child</i>	\$4,000
Catastrophic Accident	
Prior to age 70	
<i>Employee &amp; Spouse</i>	\$25,000
<i>Child</i>	\$12,500
On or after age 70	50%
Family Care	\$25
<i>For each child in a child care center: Per day, up to 30 days</i>	

#### Sports Package Benefits

*Increases total benefit by 25% when accident is due to participation in organized sports. Up to \$1,000 per person per year.*

#### Bi-weekly Premium

Employee	\$ 5.34
Employee + Spouse	\$ 9.76
Employee + Child(ren)	\$ 11.94
Family	\$ 16.36

#### Semi-monthly Premium

Employee	\$ 5.78
Employee + Spouse	\$ 10.56
Employee + Child(ren)	\$ 12.94
Family	\$ 17.72

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

### 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.

### Continuation of Coverage

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 through age 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 services rendered by a member of the Immediate Family of a Covered Person.

No benefits will be paid for claims, bills, or other demands or requests for payment for healthcare services that the appropriate regulatory board determines were provided as a result of a prohibited referral. 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:

- 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.

No benefits will be paid for injury incurred while working for pay or profit.

## 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, or other minimal essential, coverage.

This document is a brief description of Form Nos. C14059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

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

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.