



If they need you, you need a Champion

Good things in life happen every day, and unfortunately, accidents happens too. You need a champion to defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.



ACCIDENT | CHAMPION



First Accident Benefit pays you **\$100** immediately.



Sports Package pays **25% higher** benefits.

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, especially sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Accident Champion can help.

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

Accident Champion Benefits always include:

First Accident Package

Pays you \$100 immediately when you report your first claim for covered benefits! If you get injured, we get you cash fast and begin processing your claim right over the phone.

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 Champion Benefits Work:

Accident Champion helps pay for the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatment, facility care and follow-up care.

If you get injured at soccer practice and break your leg, here's how benefits may stack up:

GOLD PLAN	
First Accident	\$ 100
Ambulance	\$ 120
ER Visit	\$ 75
X-Ray	\$ 20
Fracture	\$ 750
Crutches	\$ 75
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 1,790
PLUS Sports Package	\$ 448
Total Payment	\$2,238

The Sports Package increases the total benefit payment by **25%**

BENEFITS INCREASE \$448

This is only an example of the benefits that could be payable for the covered loss noted above. Refer to the certificate of insurance for details



Schedule of Benefits 24-hour coverage

GOLD & DIAMOND PLANS

Initial Care

	GOLD	DIAMOND
Ambulance		
<i>Ground</i>	\$120	\$200
<i>Air</i>	\$1,000	\$2,000
Emergency Room	\$75	\$150
Initial Doctor's Office Visit	\$75	\$75
Urgent Care	\$25	\$25
Emergency Dental		
<i>Crown</i>	\$200	\$400
<i>Extraction</i>	\$50	\$100

Hospital and Rehabilitation

Hospital Admission	\$1,000	\$1,500
ICU Admission	\$2,000	\$3,000
Rehabilitation Admission	\$1,000	\$1,500
Hospital Confinement		
<i>Per day, up to 365 days</i>	\$250	\$500
ICU Confinement		
<i>Per day, up to 30 days</i>	\$500	\$1,000
Rehabilitation Confinement		
<i>Per day, up to 30 days</i>	\$150	\$300
Recovery		
<i>Per day, up to seven days</i>	\$25	\$25

Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$750	\$1,500
Appliances	\$75	\$100
Blood, Plasma, Platelets	\$200	\$300
Chiropractic Care		
<i>Per visit, up to three visits</i>	\$25	\$25
Concussion	\$60	\$100
Follow-up Treatment		
<i>Per visit, up to three visits</i>	\$50	\$75
Lodging		
<i>For treatment 100 miles or more away, per night, up to 30 nights</i>	\$100	\$150
Major Diagnostic Exam (<i>CT, MRI, etc.</i>)	\$100	\$200
Organ Loss	\$2,500	\$2,500
Outpatient Surgery Facility	\$25	\$25
Physical Therapy		
<i>Per visit, up to 10 visits</i>	\$50	\$75
Prosthetics	\$500	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$400	\$750
Transportation		
<i>For treatment 100 miles or more away, per trip up to three trips</i>	\$300	\$600
X-ray	\$20	\$40

Injuries

	GOLD	DIAMOND
Burns		
<i>Level 1</i>	\$750	\$1,000
<i>Level 2</i>	\$1,500	\$2,000
<i>Level 3</i>	\$7,500	\$10,000
Skin Graft	25% of the burn benefit	
Coma	\$7,500	\$12,500
Dislocations		
<i>Open reduction, up to ...</i>	\$3,600	\$3,840
<i>Closed reduction, up to ...</i>	\$1,800	\$1,920
Eye	\$200	\$300
Fractures		
<i>Open reduction, up to ...</i>	\$5,000	\$5,600
<i>Closed reduction, up to ...</i>	\$2,500	\$2,800
Herniated Disc	\$400	\$750
Knee Cartilage - Torn	\$400	\$750
Lacerations	\$20-\$300	\$20-\$500
Loss of Hands, Feet or Sight, <i>up to ...</i>	\$10,000	\$20,000
Loss of Fingers or Toes, <i>up to ...</i>	\$1,200	\$2,000

Additional Benefits

First Accident

Once per policy **\$100**

Accidental Death

<i>Employee & Spouse</i>	\$20,000	\$25,000
<i>Child</i>	\$4,000	\$5,000

Catastrophic Accident

<i>Prior to Age 70</i>		
<i>Employee & Spouse</i>	\$10,000	\$10,000
<i>Child</i>	\$5,000	\$5,000
<i>On or after Age 70</i>		50%

Family Care

For each child in a child care center: Per day, up to 30 days **\$25**

Sports Package Benefits are 25% higher

when accident is due to organized sports. Up to \$1,000 per person per year

Wellness

Per person, once per year; 90 day waiting period **\$50** **\$50**

Premiums

	GOLD	DIAMOND
Employee	\$2.80	\$3.90
Employee + Spouse	\$4.32	\$6.08
Employee + Child(ren)	\$6.66	\$9.34
Family	\$5.94	\$11.50

How does **ACCIDENT CHAMPION** help?

You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know we've got you covered. Let Accident Champion help take care of your bills, so you can take care of your family.



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.

No Exclusions for Preexisting Conditions

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 at the same cost 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

Children

- Ages 0 to 26
- No student status required

Exclusions & Limitations

This is an 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, 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 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.

Facts

45 million emergency room visits each year are due to injuries¹

13.6 million adults age 20-49 are injured each year²

Average cost of a broken arm or leg, without a hospital stay is over **\$4,000**³

1) National Hospital Ambulatory Medical Care Survey: 2009 Emergency Department Summary Tables

2) CDC Injury Fact Book, Injury—A Risk at Any Stage of Life, National Center for Injury Prevention and Control, Centers for Disease Control and Prevention, November 2006

3) Centers for Disease Control and Prevention, Data & Statistics, WISQUARS™

Accident Benefits Summary

Name:

Type of Coverage

Payroll Deduction

Employee

Employee + Spouse

Employee + Child(ren)

Family

\$

If you have questions about this product or want to take advantage of our "Tele-claim" expedited claims service, call **1-800-544-9382**.

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.



Combined Insurance Company of America