

# Group Accident Insurance Plan

Accidents do happen and they happen fast. They happen without warning and most individuals are not prepared for the financial consequences of these occurrences. The Group Accident Indemnity Plan underwritten by ACE American Insurance Company can help protect you and your family against the additional, undesirable expenses associated with certain accidents.

## PLAN FEATURES

- Pays in addition to any other coverage
- 24-Hour Coverage
- Specified injury and medical fee benefits
- Accidental Death & Dismemberment benefits

## ACCIDENT BENEFITS PER INSURED

### Complete Dislocations

Hip	\$1,800
Knee (not knee cap)	\$1,300
Shoulder	\$1,000
Foot/Ankle	\$800
Hand	\$700
Lower Jaw	\$600
Wrist	\$500
Elbow	\$400
Finger/Toe	\$160

### Complete Fractures

Hip/Thigh	\$2,000
Vertebrae	\$1,800
Vertebral Processes	\$400
Pelvis	\$1,600
Skull (depressed)	\$1,500
Skull (simple)	\$700
Leg	\$1,200
Forearm/Hand/Wrist	\$1,000
Foot/Ankle/Knee Cap	\$1,000
Shoulder Blade/Collar Bone	\$800
Lower Jaw (mandible)	\$800
Upper Arm/Upper Jaw	\$700
Facial Bones (except teeth)	\$600
Coccyx/Rib/Finger/Toe	\$160

### Injuries Requiring Surgery

Eye Injury	\$200
Tendons/Ligaments	
Single	\$400
Multiple	\$600
Ruptured Disc	
Injury occurs during 1st certificate year	\$100
Injury occurs after 1st certificate year	\$400
Torn Knee Cartilage	
Injury occurs during 1st certificate year	\$100
Injury occurs after 1st certificate year	\$400

### Burns

	\$600
<i>(at a minimum, 2nd degree burns covering at least 25% of the body or 3rd degree burns covering at least nine inches of the body)</i>	

### Lacerations

Up to 2" long	\$50
2 - 5" long	\$100
Over 5" long	\$200

### Services

Air Ambulance	\$500
Ambulance	\$200
Blood/Plasma	\$100

### Hospital Admission (per accident)

\$250

### Hospital Confinement (up to 90 days)

\$125 per day

### Medical Expense Benefits for Accidents

Physician Charges	Up to \$150
Emergency Room Charges & Supplies	Up to \$500
X-rays	Up to \$150
Appliances	Up to \$150

### Accidental Death and Dismemberment\*

Single Dismemberment	\$10,000
Accidental Death or Double Dismemberment	\$20,000
Accidental Death (common carrier)	\$50,000

\*Stated benefits for accidental death and dismemberment are for employee coverage. Covered spouses are eligible for a benefit equal to half of the stated benefit. Covered children may receive 25 percent of the benefit.

*The benefits above are for fractures requiring closed reduction and dislocations requiring closed reduction with anesthesia. Multiple fractures or dislocations or those requiring open reduction would be payable at the rate of one and one-half times the amount shown. Chip fractures would be payable at 10 percent. Recurrent dislocations of the same joint are not covered. Stress fractures are not covered.*

SEE MORE INFORMATION ON REVERSE SIDE

The Benefit Alliance Plan

 Leslie & Associates, Inc.

## The Statistics are Dramatic...

- Unintentional injuries continued to be the fifth leading cause of death, exceeded only by heart disease, cancer, stroke, and chronic lower respiratory diseases\*
- Nonfatal injuries affect millions of Americans. In 2007, 34.3 million people - about 1 out of 9 - sought medical attention for an injury\*
- The economic impact of these unintentional injuries amounted to 701.9 billion in 2008\*

Where would the finances come from to offset the unexpected expenses of dealing with untimely accidents? Could most individuals afford the costs? Statistics prove that most could not.

\*Source: National Safety Council, Injury Facts 2010

### MONTHLY PREMIUM RATES

Employee Only	\$21.19
Employee & Spouse	\$28.12
Employee & Dependent Child(ren)	\$29.86
Family	\$36.79

## Limitation And Exclusions

We will not pay benefits for any loss or Injury that is caused by, results from, or is contributed to by:

1. Suicide or attempted suicide, intentionally self-inflicted injury.
2. War or any act of war, whether declared or not.
3. A Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon receipt of proof of service, we will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
4. Sickness, disease, or any bacterial infection, except one that results from an accidental cut or wound or pyogenic infections that result from accidental ingestion of contaminated substances.
5. Piloting or serving as a crew member or riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline; bungee jumping, parachuting, skydiving, parasailing, hang-gliding.
6. Injury that occurs while the Covered Person is legally intoxicated (as determined by that state's law) or while under the influence of any drug unless administered under the advice and consent of a Doctor.
7. Medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice.
8. Commission of, or attempt to commit, a felony.
9. Traveling more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahamas, Virgin Islands, Bermuda, and Jamaica, except as provided by the Common Carrier Benefit.
10. Participation in any motorized race or speed contest.
11. Commission of or attempted commission of a criminal act by an Insured.
12. Injury sustained while participating in any organized or professional or semi-professional sports.

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit ACE American Insurance Company from providing insurance, including, but not limited to, the payment of claims.

## Accident Medical Expense Benefits

Accident Medical Expense Benefits are only payable:

1. For usual and customary charges. "Usual and customary charge" means the average amount charged by most providers for treatment, service, or supplies in the geographic area where the treatment service, or supply is provided.
2. For those medically necessary covered expenses that the covered person receives; and
3. If the first incurred expenses are a result of an injury or covered accident occurring after the effective date of coverage.

## Termination of the Certificate

An insured's individual's coverage will end on the earliest of the date the Policy terminates; the period ends for which premium is paid; or the date he or she is no longer eligible.

## Portability

If you cease employment with your employer, you may elect to continue your coverage. You must have been continuously insured for at least 6 months under this plan and/or the prior plan just before the date your employment terminated. You may continue the coverage you had on the date employment was terminated, including dependent coverage then in effect.

1. Coverage may not be continued for any of the following reasons: a). you failed to pay the required premium; b). having attained age 70; c). this group policy terminates.
2. To keep the insurance in force you must: a). make a written application to the company within 31 days after the date your insurance would otherwise terminate; b). pay the premium to the company no later than 31 days after the date your insurance would otherwise terminate.
3. Insurance will cease on the earliest of these dates: a). the date you failed to pay any required premium; b). the date this group policy is terminated.

If you qualify for this portability privilege as described, then the same benefits, plan provisions, and premium rate as shown in the previously issued certificate will apply.