



Accident Insurance

## Accidents Don't Wait. Neither Should Protection.



### Cash Benefits Paid In Addition to Any Other Coverage You Have

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 regardless of any other coverage you have. Benefits are designed to cover health plan gaps for out-of-pocket expenses like deductibles, copays, and coinsurance. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

**\$7,500**

Average Cost for  
a broken leg<sup>1</sup>

**60%**

Of Americans can't  
cover an unexpected  
\$1,000 expense.<sup>2</sup>

**\$42 million**

ER visits each year  
are due  
to injuries<sup>3</sup>

For Employees of





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

## Accident Insurance

### When You Need It Most

Chubb Accident provides coverage if you are accidentally injured and need treatment, whether you go to a physician's office, urgent care center, emergency room or use telemedicine services. There are no restrictions on how your money can be used.

### Accident Insurance Benefits Include

#### Sports Package

Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefit 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports.

#### Rehabilitation Package

We pay cash benefits for daily confinement. We'll even pay cash benefits for a residence/vehicle modification and therapy, including physical, occupational and speech.

#### Wellness Benefit

Be proactive with preventive care. This benefit pays you \$50 for undergoing a covered health screening test.

### How Chubb Accident Works - And Pays

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 \$1,000.**

Ambulance	\$ 400
ER Visit	\$ 400
X-Ray	\$ 250
Fracture	\$ 4,400
Medicine	\$ 20
Medical Supplies	\$ 20
Crutches	\$ 500
Physical Therapy	\$ 720
Follow-up Visits	\$ 400
Subtotal	\$ 7,110
<b>PLUS Sports Package</b>	<b>\$ 1,000</b>
<b>Total Payment</b>	<b>\$ 8,110</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 for terms and conditions.

### Accident Insurance Weekly Premium

	Low Plan	High Plan
Employee	\$3.70	\$4.93
Employee + Spouse	\$6.40	\$8.53
Employee + Child(ren)	\$8.05	\$10.73
Family	\$9.99	\$13.31

## Schedule of Benefits\* - 24-Hour Coverage

	Low	High		Low	High
Ambulance					
Ground	\$300	\$400	Coma	\$30,000	\$40,000
Air	\$1,000	\$1,500	Dislocations, up to	\$6,000	\$8,000
Emergency Room	\$300	\$400	Ear Injury	\$300	\$400
Initial Doctor's Office Visit	\$150	\$200	Eye Injury	\$300	\$400
Urgent Care	\$150	\$200	Fractures, up to	\$6,000	\$8,000
Emergency Dental			Lacerations	\$150-\$600	\$150-\$600
Crown	\$300	\$450	Loss of Hands, Feet or Sight, up to	\$60,000	\$80,000
Extraction	\$300	\$450	Loss of Fingers or Toes, up to	\$6,000	\$8,000
Dentures	\$300	\$450	Paralysis		
Implants	\$300	\$450	Two limbs	\$22,500	\$30,000
Hospital Admission	\$1,500	\$2,000	Four limbs	\$45,000	\$50,000
ICU Admission	\$3,000	\$4,000	Puncture Wound	\$150	\$150
Hospital Confinement	\$300	\$400	Traumatic Brain Injury	\$900	\$1,000
Per day, up to 365 days			Accidental Death		
ICU Confinement	\$600	\$800	Employee	\$60,000	\$80,000
Per day, up to 30 days			Spouse	\$60,000	\$80,000
Rehabilitation Confinement	\$300	\$400	Child	\$60,000	\$80,000
Per day, up to 30 days			Common Carrier	4x	4x
Appliances	\$375	\$500	Residence/Vehicle Modification	\$1,500	\$2,000
Blood, Plasma, Platelets	\$900	\$1,000	Sports Package Benefit		
Chiropractic Care	\$100	\$134	<i>Increases total benefit by 25% when accident is due to participation in organized sports.</i>		
Per visit, up to 3 visits per accident; 6 visits per year			<i>Up to \$1,000 per person per year.</i>		
Follow-up Treatment	\$150	\$200	Wellness	\$50	\$50
Per visit, up to 2 visits			<i>Once per person, per year</i>		
General Anesthesia	\$300	\$400	Wellness Benefit		
Herniated Disc Surgery	\$1,500	\$2,000	With a focus on health and wellness, Chubb promotes the value of preventive care including a variety of health screening tests. The Wellness Benefit is paid once per year for each covered person who undergoes one or more of the following screenings or tests.		
Knee Cartilage (Torn) Surgery	\$1,500	\$2,000	<ul style="list-style-type: none"> <li>• Blood test for Triglycerides</li> <li>• Bone Marrow aspiration or biopsy</li> <li>• CA 15-3 (blood test for breast cancer)</li> <li>• CA-125 (blood test for ovarian cancer)</li> <li>• Carotid Doppler</li> <li>• CEA (carcinoembryonic antigen - blood test for colon cancer)</li> <li>• Chest x-ray</li> <li>• Colonoscopy</li> <li>• Doppler screening for carotids</li> <li>• Doppler screening for peripheral vascular disease</li> <li>• Echocardiogram</li> <li>• Endoscopy</li> <li>• Fasting blood glucose test</li> <li>• Fasting plasma glucose (FPG)</li> <li>• Hemoglobin A1C (HbA1c)</li> <li>• Flexible sigmoidoscopy</li> <li>• Hemoccult stool analysis</li> <li>• Human Papillomavirus (HPV) Testing</li> <li>• Lipid Panel</li> <li>• Mammography</li> <li>• Pap Smear</li> <li>• PSA (blood test for prostate cancer)</li> <li>• Serum cholesterol test to determine HDL and LDL levels</li> <li>• Serum protein electrophoresis (blood test for myeloma)</li> <li>• Skin cancer biopsy</li> <li>• Stress test on a bicycle or treadmill</li> <li>• Thermography</li> <li>• Thin prep pap test</li> <li>• Two-hour post-load plasma glucose</li> <li>• Virtual colonoscopy</li> <li>• Whole body skin cancer screening</li> </ul>		
Knee Cartilage Torn - Exploratory					
Surgery Benefit	\$450	\$600			
Lodging	\$300	\$400			
For treatment 100 miles or more away; per night, up to 30 nights					
Major Diagnostic Exam (CT, MRI, etc.)	\$150	\$200			
Medical Supplies	\$15	\$20			
Medicine	\$15	\$20			
Outpatient Surgery Facility	\$300	\$400			
Pain Management	\$150	\$200			
Physical, Occupational, or Speech Therapy	\$90	\$120			
Per visit, up to 6 visits					
Prosthetics					
One prosthetic device or artificial limb	\$1,500	\$2,000			
More than one device or artificial limb	\$3,000	\$4,000			
Surgery					
Abdominal, Cranial & Thoracic	\$3,000	\$4,000			
Hernia	\$300	\$400			
Tendon, Ligament or Rotator Cuff Repair					
One	\$1,500	\$1,750			
Two or more	\$2,000	\$2,500			
Exploratory Arthroscopic Surgery without Repair	\$450	\$600			
Transportation	\$750	\$1,200			
For treatment and Confinement in a Hospital 100 miles or more away; per trip, up to 3 trips					
X-ray	\$250	\$250			
Burns					
2nd/3rd Degree, up to	\$1,500	\$2,000			
Skin Graft (% of burn benefit)	50%	50%			

\* Benefits are paid once per accident unless otherwise noted. Benefits may vary by state.



**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

### Guaranteed Issue

No medical history is required for coverage to be issued.

### Guaranteed Renewable

Coverage cannot be canceled as long as premiums are paid as due.

### Portable

You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as the Policy remains in force and premiums are paid as due. You may not port coverage while you are actively employed by Hy-Vee Inc.

### Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

### HSA Compatible

You can have this coverage even if you have a Health Savings Account.

## 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 an Injury that is caused by, 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 where the accident occurred);
- Participating in an illegal occupation 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;
- Participation in any contest using any type of motorized vehicle.

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.

1. [www.healthcare.gov](http://www.healthcare.gov); accessed Sept. 2019
2. [www.bankrate.com](http://www.bankrate.com); accessed Sept. 2019
3. [www.cdc.gov/nchs](http://www.cdc.gov/nchs); accessed Sept. 2019

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

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 No. C70701 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by ACE Property & Casualty Insurance Company, Philadelphia, PA.