

Accident Insurance

Plan Highlights

What is it? This plan pays a lump sum of money if you are hurt in an accident.

What are the Benefits? The plan pays benefits, according to a schedule, for many injuries in the following categories when they stem from an accident.

Benefits Payable for:
Hospital Stays
Rehabilitation
Paralysis
Fractures
Dislocation
Burns
Concussion
Coma
Laceration
Broken Tooth
Eye Injuries
Ambulance & Emergency Care
Medical Testing
Physician Follow-Up
Therapy Services
Prosthetics
Medical Appliances
Blood/Plasma/Platelets
Surgery
Dismemberment
Death

More Details

You have the option to cover just yourself, you and a spouse, you and child(ren), or your whole family.

The benefits payable for accidents do not change, no matter how old you are.

There are time limitations on all benefits. For example, surgery benefits are payable 1 time per accident, and 2 times per calendar year.

This plan is very specific about what types of accidents are covered. Be sure to review the plan documents for the complete set of rules and limitations that apply to this coverage.



HOW IS THIS DIFFERENT FROM THE AD&D PLAN?

The AD&D plan, or Accidental Death and Dismemberment plan, ONLY pays benefits if you are severely injured or die from an accident. This plan covers many less severe injuries and is significantly more costly.