Accident Insurance

Add Accident Insurance Coverage to Your Health Insurance Plan

CHUBB Benefits

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[1]

60%

of Americans can't cover an unexpected $1,000 expense.[2]

42 million

ER visits each year are due to injuries.[3]

For eligible employees of

R & R Transportation

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

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.

Telemedicine Services Benefit
With this benefit, you will no longer need to leave your home for a doctor's visit. We'll pay you a $80 benefit if you receive consultation with a physician for a covered accident via audio or video communication.

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.

Weekly Premium	Plan 1
Employee	$2.25
Employee + Spouse	$3.87
Employee + Child(ren)	$3.92
Family	$5.94
	Plan 2
Employee	$4.43
Employee + Spouse	$7.67
Employee + Child(ren)	$7.77
Family	$11.76

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 $998.

Ambulance	$	400
ER Visit	$	400
X-Ray	$	250
Fracture	$	1,200
Medicine	$	20
Medical Supplies	$	20
Crutches	$	500
Physical Therapy	$	1,000
Follow-up Visits	$	200
Subtotal	$	3,990
PLUS Sports Package	**$**	**998**
Total Payment	**$**	**4,988**

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.

Schedule of Benefits – 24-Hour Coverage

Initial Care

Initial Care	Plan 1	Plan 2
Ambulance		
Ground	$200	$400
Air	$600	$1,200
Emergency Room	$200	$400
Initial Doctor's Office Visit	$100	$200
Telemedicine Services Benefit	$40	$80
Urgent Care	$100	$200
Emergency Dental		
Crown	$200	$400
Extraction	$60	$120
Dentures	$200	$400
Implants	$200	$400

Hospital and Rehabilitation

Hospital and Rehabilitation	Plan 1	Plan 2
Hospital Admission	$1,000	$2,000
ICU Admission	$2,000	$4,000
Hospital Confinement *Per day, up to 365 days*	$200	$400
ICU Confinement *Per day, up to 30 days*	$400	$800
Rehabilitation Confinement *Per day, up to 30 days*	$200	$300

Follow-up Care & Treatment

Follow-up Care & Treatment	Plan 1	Plan 2
Appliances	$250	$500
Blood, Plasma, Platelets	$600	$1,000
Chiropractic Care *Per visit, up to 3 visits per accident; 6 visits per year*	$60	$120
Follow-up Treatment *Per visit, up to 2 visits*	$100	$100
General Anesthesia	$200	$400
Herniated Disc Surgery	$1,000	$1,000
Knee Cartilage (Torn) Surgery	$1,000	$1,000
Knee Cartilage Torn - Exploratory Surgery Benefit	$200	$200
Lodging *For treatment 100 miles or more away; per night, up to 30 nights*	$200	$400
Major Diagnostic Exam (CT, MRI, etc.)	$100	$200
Medical Supplies	$10	$20
Medicine	$10	$20
Outpatient Surgery Facility	$200	$300
Pain Management	$100	$200
Physical, Occupational, or Speech Therapy *Per visit, up to 10 visits*	$60	$100
Post Traumatic Stress Disorder *Per visit, up to 6 visits*	$250	$250
Prosthetics		
One prosthetic device or artificial limb	$1,000	$2,000
More than one device or artificial limb	$2,000	$4,000
Surgery		
Abdominal, Cranial & Thoracic	$2,000	$4,000
Hernia	$500	$1,000
Tendon, Ligament or Rotator Cuff Repair		
One	$600	$1,000
Two or more	$1,000	$2,000
Exploratory Arthroscopic Surgery without Repair	$500	$1,000
Transportation *For treatment and Confinement in a Hospital 100 miles or more away; per trip, up to 3 trips*	$500	$1,000
X-ray	$200	$250

Injuries

Injuries	Plan 1	Plan 2
Burns		
2nd/3rd Degree, up to	$10,000	$20,000
Skin Graft (% of burn benefit)	50%	50%
Coma	$20,000	$40,000
Dislocations, *up to*	$5,280	$8,160
Ear Injury	$200	$400
Eye Injury	$200	$400
Fractures, *up to*	$6,000	$8,400
Lacerations	$30-$400	$60-$800
Paralysis		
Two limbs	$15,000	$30,000
Four limbs	$30,000	$50,000
Puncture Wound	$30	$60
Traumatic Brain Injury	$50	$1,000

Additional Benefits

Additional Benefits	Plan 1	Plan 2
Accidental Death		
Employee	$40,000	$80,000
Spouse	$20,000	$40,000
Child	$10,000	$20,000
Common Carrier	4x	4x
Occupational Accident *Pays for a positive test result for Hepatitis B, C, or D, HIV, MRSA, Rabies, Tetanus, and Tuberculosis when contracted at work as a result of a covered accident.*	$600	$1,200
Residence/Vehicle Modification	$1,000	$2,000
Sports Package Benefit *Increases total benefit by 25% when accident is due to participation in organized sports.* *Up to $1,000 per person per year.*		

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.

Conditionally Renewable
Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

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 R & R Transportation.

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.

Initial Eligibility

Employee
- Actively employed working at least 30 hours per week
- Ages 18 and older

Spouse
- Ages 18 and older
- Includes domestic or civil union partner

Dependent children/grandchildren
- Ages 0 through 26
- No student status required

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 the alcohol in the jurisdiction where the accident occurred);
- Engaging 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 involved in 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; accessed Sept. 2019
2. www.bankrate.com; accessed Sept. 2019
3. www.cdc.gov/nchs; accessed Sept. 2019

CHUBB® Benefits

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.