



ACCIDENT INSURANCE

WHAT IS IT?

With Accident insurance, you'll receive a lump-sum payment for a covered injury and related services. You can use the payment in an amount you choose from expenses not covered by your major medical plan to date - today's costs of living such as the mortgage or your utility bills.

Plus, getting coverage is easy and affordable with:

- Guaranteed issue; no health questions asked
- Easy payroll deduction of premiums (that will never increase due to your age)

- Benefits available for your spouse and dependent child(ren)
- Direct payment to you or to your beneficiary
- Coverage portability. If you change jobs, you can take the same benefits with you at the same cost.

Accident insurance provides benefits for covered accidental injuries, related services and treatments. Examples include:

- Diagnostic exams, X-rays and other emergency services
- Initial and follow-up physician visits
- Ambulance transportation
- Hospital admission and confinement
- Follow-up/recovery services, including physical therapy and chiropractic care
- And more•

