

Accident Champion

Accident Champion is Combined Insurance’s newest group hybrid product developed specifically for employers to champion insurance for their employees by providing

Innovative Benefits that better serve the needs of employees and their families

Flexible Employer-driven plan designs that empower customization and influence behavior

Affordable Comprehensive Coverage

Competitive Rate

Innovative Benefits

Combined insurance delivers innovative industry-leading benefits that help you champion insurance protection for your employees. Our innovative benefits include

- **Sports Package**
- **First Accident Benefit**
- **Rehabilitation Package**
- **Specialty Benefits**

Sports Package

*Nobody plans on getting injured during sports. **Actually, we do!***

That is why our Sports Package is included in every Accident Champion plan design. Many people buy Accident insurance because they know playing sports leads to accidental injuries and trips to the Emergency Room are expensive. Accident Champion helps families insure against the cost of injuries. And with the Sports Package, Accident Champion pays extra benefits when injuries are a result of organized sports – 25% more – up to \$1,000 per person, per year.

Here’s how the Sports Package Works for the Diamond Plan

If a child gets injured at soccer practice and she breaks her leg, here’s how accident benefits may be paid.

Sports Package increases benefits \$554

First Accident	\$100
Ambulance	\$200
ER Visit	\$125
X-Ray	\$40
Fracture	\$1,000
Crutches	\$100
Physical Therapy	\$500
Follow-up Visits	\$150
Subtotal	\$2,215
Plus Sports Package	\$554
Total Payment	\$2,769

Affordable Comprehensive Coverage

To fully champion benefits for your employees, you want to offer comprehensive insurance protection at an affordable price. Every Accident Champion includes the following benefits for initial care, injuries, treatment, facility care, and follow-up care:

Abdominal Surgery	Follow-ups	Prosthetics
Air Ambulance	Herniated Disc	Recovery
Ambulance	Hospital Admission	Rehabilitation Admission
Appliance	Hospital Confinement	Rehabilitation Confinement
Blood	Knee Cartilage Torn	Skin Grafts
Burns	Lacerations	Tendon, Ligament, Rotator
Concussions	Lodging	Cuff
Dislocations	Loss of hand, foot, finger,	Transportation
Emergency Dental	toe	Wellness
Eye Injuries	Major Diagnostic Exams	X-Rays
First Accident	Physical Therapy	
Fractures		

Featuring

Date of Application Coverage: Coverage becomes effective for your employees on the date the application is assigned as long as the insureds meet Initial Eligibility as shown below.

No Exclusions for Pre-existing Conditions

Guaranteed Issue: No medical history is required for coverage to be issued.

Guaranteed Renewable: Employee coverage cannot be cancelled as long as premiums are paid as due.

Full Portability: Employees can keep their coverage at the same rate if they change jobs or retire.

Initial Eligibility

Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and up
- Employer Wait Period – None (date of hire)

Spouse

- Includes legally married spouse, domestic partner and civil union partner
- Ages 18 and up

Children

- Ages 0 to 26
- No student status required

Exclusions & Limitations:

No benefits will be paid for an injury that is caused by, contributed to, 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 in which the accident occurred);
- Participating in an illegal activity 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; or
- Participation in any contest using any type of motorized vehicle.

Schedule of Benefit and Rates

Plan	COMBINED ACCIDENT CHAMPION	
		Diamond
Coverage Type	24-Hour	
Initial Care Benefits		
First Accident		\$100
Emergency Room		\$125
Urgent Care		\$100
Initial Dr. Visit		\$50
Hospital/ Facility Benefits		
Standard Admission		\$1,250
ICU Admission		\$2,500
Hospital/ Facility Confinement		
Hospital Confinement (per day, up to 365 days)		\$250
ICU Confinement (per day, up to 30 days)		\$500
Rehab Admission		\$1,250
Rehab Confinement (per day, up to 30 days)		\$150
Recovery Benefit (per day)		\$100
No. of Days		7
Additional Benefits		
Accidental Death		
Employee		\$20,000
Spouse as % of EE		\$20,000
Child as % of EE		\$4,000
AD Common Carrier		4X
Ambulance (air)		\$2,000
Ambulance (ground)		\$200
Appliance		\$100
Blood, Plasma, Platelets		\$300
Burns		
Level 1		\$1,000
Level 2		\$2,000
Level 3		\$10,000
Skin Graft		25%
Catastrophic		
EE		\$25,000
Spouse		\$25,000

Plan	COMBINED ACCIDENT CHAMPION	
		Diamond
Coverage Type	24-Hour	
Child		\$12,500
On or after age 70		50%
Chiropractic Care (per visit)		\$25
Maximum Visits		3
Coma		\$12,500
Concussion		\$100
Dislocations		
Up to		\$4,800
Emergency Dental		
Crown		\$400
Extraction		\$100
Eye Injury		\$300
Family Care	\$25 per day, per child in child care center, while parent is confined, up to 30 days	
Follow-up Treatment (per visit)		\$50
Maximum Visits		3
Fractures		
Up to		\$7,000
Herniated Disc		\$750
Knee Cartilage - Torn		\$750
Lacerations		\$30-\$500
Lodging (per night, up to 30 nights; 100 or more miles)		\$150
Loss of hands, feet, sight		\$20,000
Loss of fingers or toes		\$2,000
Major Diagnostic Exam (CT, MRI, etc.)		\$200
Organ Loss		\$2,500
Outpatient Surgery Facility	\$25 (Additional benefit for surgeries performed as outpatient)	
Physical Therapy (per visit)		\$50
Maximum Visits		10
Prosthetics		\$1,500
Sports Package	Benefits are 25% higher when accident is due to organized sports	

Plan	COMBINED ACCIDENT CHAMPION	
		Diamond
Coverage Type	24-Hour	
	Up to \$1000 per person/per year	
Surgery - Abdominal or Thoracic		\$1,500
Tendon, Ligament, Rotator Cuff		\$750
Transportation (per trip, up to 3 trips, 100+ miles away)		\$600
X-Ray		\$40
Wellness (per person, per year)		\$50
Monthly Premiums		
Employee		\$16.60
Employee + Spouse		\$30.36
Employee + Children		\$32.08
Family		\$45.84