



## ENJOY 24/7 PROTECTION – ON OR OFF THE JOB.



Accidents can happen anytime, anywhere. Major medical insurance pays many of the doctor and hospital bills – but there are likely to be many other medical and non-medical expenses that you must pay yourself. Even if you have an emergency cash fund, chances are it may not be enough.

### With Accident Insurance from Combined Insurance, you can count on:

- Cash benefits paid directly to you for payable claims (in addition to all other private insurance)
- Immediate coverage - no waiting period
- 24/7 coverage on or off the job, 365 days a year
- No reduction in benefits if you file multiple claims
- Protection that you keep even if you change jobs

### Use your cash benefits to help cover all kinds of expenses:

- Deductibles and copayments on your medical insurance
- Other out-of-pocket medical costs
- Monthly expenses such as mortgage or rent, car payments, utility bills and more
- Everyday needs like childcare, home maintenance, groceries and transportation

### Real-Life Facts

- Nearly 4 out of 10 people are treated in hospital emergency rooms every year.<sup>1</sup>
- The average hospital stay is 5 days.<sup>2</sup>
- The average hospital bill is \$35,000.<sup>2</sup>
- 41% of Americans report having a hard time covering medical expenses – even with medical insurance.<sup>3</sup>

### Exclusions and Limitations

This is an Accident Only policy. Benefits will not be payable if a loss is directly caused by or results from any sickness or disease or a covered person's: alcoholism or drug addiction; participating in a felony, riot or insurrections committing or attempting to commit suicide; self-inflicted intentional injuries; dental treatment, except for treatment due to injury of sound natural teeth; war or any act of war, declared or undeclared, or serving in the armed forces or units auxiliary thereto.

Learn more at [CombinedInsurance.com](http://CombinedInsurance.com)

See the other side for benefits



Benefits	Standard	Choice	Preferred	Benefits Limits
Hospital Admission	\$1,000	\$1,000	\$1,250	
Hospital Confinement	\$200	\$275	\$375	Per day/Maximum 365 days
ICU Admission	\$2,000	\$2,000	\$2,500	
ICU Confinement	\$400	\$550	\$750	Per day/Maximum 30 days
Rehab Admission	\$1,000	\$1,000	\$1,250	
Rehab Confinement	\$120	\$165	\$225	Per day/Maximum 30 days
Outpatient Surgical Facility	\$200	\$200	\$300	
Recovery Benefit	\$35	\$50	\$100	Per day/Maximum 7 days
Emergency Room	\$75	\$100	\$150	
Initial Doctor Visit	\$50	\$75	\$125	
Follow-up, PT, OT	\$20	\$25	\$50	Per day/Maximum 3 days
Urgent Care	\$50	\$75	\$125	
X-Ray	\$15	\$20	\$40	
Diagnostic exams (CT, MRI, etc.)	\$75	\$100	\$200	
Air Ambulance	\$750	\$1,000	\$2,000	
Ground Ambulance	\$100	\$120	\$200	
Appliances	\$50	\$75	\$100	
Blood/Plasma	\$150	\$200	\$300	
Burns	\$600-\$6,000	\$750-\$7,500	\$1,000-\$10,000	
Coma	\$6,000	\$7,500	\$12,500	
Concussion	\$50	\$60	\$100	
Emergency Dental Work	\$40-\$160	\$50-\$200	\$100-\$400	
Eye Injury	\$150	\$200	\$300	
Herniated Disc	\$300	\$400	\$750	
Internal Organ Loss	\$2,000	\$2,500	\$2,500	
Knee Cartilage Torn (repair)	\$300	\$400	\$750	
Lacerations	\$15-\$250	\$20-\$300	\$30-\$500	
Lodging (per night)	\$75	\$100	\$150	Maximum 30 nights
Loss of Finger, Toe, Hand, Foot or Sight	\$450-\$7,500	\$600-\$10,000	\$1,000-\$20,000	
Prosthesis	\$250	\$500	\$1,500	
Skin Graft	25%* Burn	25%* Burn	25%* Burn	
Surgery (abdomen/thoracic only)	\$550	\$750	\$1,500	
Tendon, Ligament, Rotator Cuff	\$250	\$400	\$750	One repair
Tendon, Ligament, Rotator Cuff	\$450	\$600	\$1,125	Multiple repairs
Transportation	\$200	\$300	\$600	
Fractures & Dislocations	\$200-\$750	\$300-\$1,000	\$800-\$2,000	
Sports Package	125%	125%	125%	Up to \$1,000 per year
AD&D (primary, spouse, child)	\$20,000	\$30,000	\$50,000	Per person
Monthly Premiums	Standard	Choice	Preferred	
Primary	\$14.22	\$18.02	\$28.00	
Primary + Spouse	\$24.00	\$30.45	\$47.36	
Primary + Children	\$26.76	\$34.02	\$51.96	
Primary + Family	\$36.54	\$46.45	\$71.32	



**Combined Insurance Company of America** (in all states except New York)

**Combined Life Insurance Company of New York** (only in New York)

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The information contained within this document is only a brief description. Products, features, benefits and rates, as well as exclusions and limitations may vary by state and are subject to change. See the actual policy for specific details.

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