COMBINED®
A Chubb Benefits Company

ACCIDENT CHAMPION

Looking for an accident product? Choose a Champion

The Champion Product Series is designed to help employers deliver practical and flexible benefit solutions to their employees.

Insurance protection that pays employees more

Our Sports Package pays 25% higher benefits for injuries resulting from participation in organized sports.

Flexibility that saves money

Customizable benefit amounts help employers drive utilization and save employees money.

EMPLOYER

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ACCIDENT CHAMPION

No one plans on getting injured… but just in case, we've got you covered

Accident Champion is Combined Insurance's accident product developed for employers to champion insurance and protect their employees from the unexpected costs due to accidental injuries.

Practical benefits such as our Sports Package better meet employee needs. And flexibility empowers you to influence your employees' behavior by customizing the benefit amounts for emergency room, urgent care and doctor visits.

First Accident Benefit pays an additional $100

Notable Benefits

First Accident Benefit

Pays $100 when an employee files his or her first claim for covered accident benefits. We want our customers to know we appreciate them and we care. $100 is paid in addition to all other benefits.

Sports Package

Pays 25% higher benefits, up to $1,000 per person, for injuries resulting from participating in organized sports. People often buy accident insurance because they know playing sports can lead to injuries and trips to the emergency room. The Sports Package helps families cover some of the costs.

Rehabilitation Package

Pays benefits for rehab admission and confinement. And people who prefer to recover at home, receive a daily Recovery Benefit for up to 7 days to help with their transition back to work.

Family Care

Pays a daily benefit for up to 30 days to help with childcare. When a parent is recovering in a hospital or rehab center, daily benefits are paid for each child in organized care.

Here's how Accident Champion benefits can work:

Accident insurance helps pay for the unexpected costs of an accidental injury. Accident Champion provides benefits for initial care, injuries, treatment, facility care, and follow-up care. Each employee receives a certificate with a schedule of benefits.

If a child gets injured at soccer practice and she breaks her leg, here's how benefits may stack up:

ENHANCED PLUS PLAN	
First Accident	**$100**
Ambulance	$200
ER Visit	$125
X-Ray	$40
Fracture	$500
Crutches	$100
Physical Therapy	$500
Follow-up visits	$150
Subtotal	**1,715**
Plus Sports Package	**$429**
Total payment	**$2,144**

The Sports Package increases the total benefit payment by 25%

Benefits increase $429

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 or policy for terms and conditions.

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ACCIDENT CHAMPION

Flexible and customizable

Choose from Base, Enhanced, and Enhanced Plus plans and customize them to best fit the needs of your employees.

Customize emergency care

Employers can choose the benefit amounts for initial treatment. Each available in $25 increments.

Emergency Room • Urgent Care • Doctor's office

If you want to drive utilization toward urgent care centers, you can customize urgent care benefits to be higher than emergency room benefits.

Customization enables you to align the benefit amount for an initial doctor visit with the employee co-pay, or increase the benefit amount when there is no co-pay option. Dial these benefits up or down. You decide.

Comprehensive, competitive and budget-friendly

Base, Enhanced, and Enhanced Plus designs all include the same expansive list of benefits shown below. The key difference among these plans is the benefit amounts. You can offer two plans and let employees choose the one that is right for their needs and budget.

Benefits are payable for the following:

First Accident Benefit
Hospital Admission
Hospital ICU Admission
Hospital Confinement
Hospital ICU Confinement
Rehab Admission
Rehab Confinement
Recovery
Emergency Room
Urgent Care
Initial Doctor's Visit
Sports Package
Abdominal/Thoracic Surgery
Accidental Death
Air Ambulance
Ambulance
Appliance
Blood
Burns
Catastrophic Accident*
Chiropractic Care
Coma
Concussion
Dislocations
Emergency Dental
Eye Injuries
Family Care
Fractures
Follow-ups
Herniated Disc Surgery
Knee Cartilage (torn) Surgery
Lacerations
Lodging
Loss of Hand, Foot, Finger, Toe
Major Diagnostic Exams
Organ Loss
Outpatient Surgery Facility
Physical Therapy
Prosthetics
Skin Graft
Tendon, Ligament, Rotator Cuff
Transportation
Wellness**
X-ray

Choose the plan for your employees

	BASE	ENHANCED	ENHANCED+
Admission benefits			
Hospital-Standard	$500	$1,000	$1,250
Hospital-ICU	$1,000	$2,000	$2,500
Rehab Center	$500	$1,000	$1,250
Confinement benefits			
Hospital-Standard (per day, up to 365 days)	$150	$225	$250
Hospital-ICU (per day, up to 30 days)	$300	$450	$500
Rehab Center (per day, up to 30 days)	$90	$135	$150
Recovery (per day, up to 7 days)	$50	$75	$100

Features

Immediate 24-hour coverage
Coverage becomes effective for eligible employees on the date the application is signed.

Fully portable
Employees can keep their coverage even if they change jobs or retire.

Guaranteed renewable for life
Employee coverage cannot be cancelled as long as premiums are paid as due.

Guaranteed issue
No medical history is required.

Highly competitive rates

HSA compatible

24-hour and Non-Occupational plans

Initial eligibility

- Active employees age 18 and up, working at least 17.5 hours per week
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states
- Children ages 0 to 26, no student status required

*Benefit not available: (C14059-MT) in MT
**Benefit not available: (C14059R) in CA, MN, MT, NH, ND, TX, WA; (14185) in CA, MI, MN, MO, MT, ND, OH, PA, TX; and (14382) in VA

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ACCIDENT CHAMPION

What you need from a worksite partner

Combined Insurance has a unique combination of people, products and administrative solutions that position us well to be your partner.

Combined Insurance Company brings a relationship with the following assets to our clients and customers.

Financial strength

Combined Insurance Company of America
- Rated "A+" Superior by A.M. Best
- A Chubb company

Chubb
- $246.5 billion in total assets
- $62 billion in gross premiums
- "A++" Superior by A.M. Best
- "AA" Very Strong by Standard & Poor's

World class administrative service

Consolidated Billing & Payroll Deduction
- Serving thousands of business clients in U.S.
- Single point of contact for each client
- Custom billing for each client

Claims
- Paying more than $1.13 million in benefits every business day

Leading edge product portfolio

Champion Product Series*
- Group and individual products developed specifically for the employer market
- Practical, flexible, competitive
- Accident, Critical Illness, Disability Income, Hospital Indemnity, LifeTime Benefit Term

Protector Product Series*
- Individual products developed to help financially protect families
- Associations & employer groups, direct bill & payroll deduction
- Accident, Critical Care, Cancer, Disability, Life

Enrollment support & benefit communication

- Full range of proprietary and third party enrollment systems
- One Minute Benefit Planner makes needs analysis easy

A supplemental insurance leader

Providing supplemental insurance to individuals and families since 1922

2.49 million policies in force

$15.9 billion of life insurance

$752 million of gross premium

This document is a brief description of Form No. series C14059R and 14185. See the certificate or policy for complete details about features, benefits, exclusions and limitations that may vary by state. This document is not intended for use with employees.

This is a supplement to health insurance and not a substitute for major medical or other minimum essential coverage.

*Underwritten by Combined Insurance Company of America or ACE Property and Casualty Insurance Company.