

Accident

You do everything you can to stay active and healthy, but accidents happen every day. An injury that hurts an arm or a leg can hurt your finances too. Chubb Accident pays cash benefits directly to you regardless of any other coverage you have. Benefits can be used to help cover health plan gaps for out-of-pocket expenses like deductibles, copays, and coinsurance.

Choose from 1 of 2 plans

	Plan 1	Plan 2
Coverage Type	24-hour	24-hour
Sports Package	Up to \$1,000 per person/per year	Up to \$1,000 per person/per year
First Accident	\$100 payable benefit	\$100 payable benefit
Initial Care Benefits	Payable Benefit	Payable Benefit
Emergency Room	\$150	\$200
Urgent Care	\$100	\$150
Initial Dr. Visit	\$100	\$150
Hospital/Facility Benefits	Payable Benefit	Payable Benefit
Standard Hospital Admission	\$1,000	\$1,500
ICU Hospital Admission	\$1,000	\$2,000
Hospital Confinement (per day, up to 365 days)	\$200	\$400
ICU Confinement (per day, up to 30 days)	\$400	\$600
Rehab Confinement (per day, up to 30 days)	\$150	\$300
Recovery Benefit (per day)	\$25	\$25
No. of Days	7	7
Additional Benefits	Payable Benefit	Payable Benefit
Accidental Death		
Employee	\$25,000	\$50,000
Spouse	\$25,000	\$50,000
Child	\$10,000	\$20,000
AD common carrier	2X	2X
Ambulance (air)	\$1,500	\$4,000
Ambulance (ground)	\$1,000	\$1,000
Appliance	\$100	\$200
Blood, Plasma, Platelets	\$200	\$200
Burns	Up to \$10,000	Up to \$15,000
Skin Graft	50%	50%
Chiropractic Care (per visit)	\$25	\$50
Coma	\$15,000	\$20,000
Dislocations (up to)	\$8,000	\$10,000
Emergency Dental	Up to \$200	Up to \$500
Eye Injury	\$500	\$800
Family Care (up to 30 days)	\$25 per day, per child in child care center	\$35 per day, per child in child care center
Follow-up Treatment (per visit)	\$75	\$100
Fractures (up to)	\$8,000	\$10,000
Herniated Disc	\$400	\$1,200
Joint Replacement	Up to \$2,000	Up to \$4,000
Knee Cartilage - Torn	\$400	\$400

¹ www.healthcare.gov; accessed Jan. 2023 ² Centers for Disease Control and Prevention; Jan. 2023

	Plan 1	Plan 2
Additional Benefits (cont.)	Payable Benefit	Payable Benefit
Lacerations	\$30-\$500	\$60-\$1,200
Lodging (per night, 100 or more miles)	\$125	\$150
Loss of Hands, Feet, Sight	\$50,000	\$50,000
Loss of Fingers or Toes	\$1,200	\$1,500
Major Diagnostic Exam (CT, MRI, etc.)	\$100	\$300
Outpatient Physician Treatment & Preventive Care Benefit	\$50	\$50
Paralysis		
Two limbs (paraplegia or hemiplegia)	\$7,500	\$15,000
Four limbs (quadriplegia)	\$30,000	\$30,000
Prosthetics	\$500	\$1,500
Surgery - Abdominal, Cranial, and Thoracic	\$2,000	\$3,000
Hernia	\$250	\$400
Tendon, Ligament, Rotator Cuff	\$400	\$400
Therapy - Physical, Occupational, or Speech	\$50	\$75
Transportation (per trip, 100 or more miles)	\$400	\$400
Traumatic Brain Injury	\$150	\$200
X-Ray	\$100	\$150

Exclusions and Limitations*

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, contributed to, or occurs as a result of: 1) being intoxicated, or under the influence of alcohol, narcotic or other prescription drug unless taken in accordance with Physician's instructions; 2) participating in an illegal activity or attempting to commit or committing a felony; 3) committing or attempting to commit suicide or intentionally injuring oneself; 4) having dental treatment except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the covered accident; 5) war, or serving in any of the armed forces or its auxiliary units; 6) participation in any contest using a 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.

Rates

	Plan 1	Plan 2
Monthly Premiums		
Employee	\$9.72	\$14.58
Employee + Spouse	\$17.46	\$26.38
Employee + Children	\$19.08	\$30.64
Family	\$26.82	\$42.44



Questions?

Contact the FBS Benefits CareLine via the QR code or (833) 453-1680.

*Please refer to your Certificate of Insurance at <https://www.mybenefitshub.com/regionviiiisc> for a complete listing of available benefits, limitations and exclusions. Underwritten by ACE Property & Casualty Company, a Chubb company. This information is a brief description of the important benefits and features of the insurance plan. It is not an insurance contract. This is an accident only policy and does not pay benefits for loss from sickness.