CHUBB®

Accident Insurance

Add Accident Insurance Coverage to Your Health Insurance Plan



Cash Benefits Paid in Addition to Any Other Coverage You Have

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Chubb Accident can help.

Chubb Accident pays cash benefits directly to you regardless of any other coverage you have. Benefits are designed to cover health plan gaps for out-of-pocket expenses like deductibles, copays, and coinsurance. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

$7,500
Average cost for a broken leg[1]

60%
of Americans can't cover an unexpected $1,000 expense.[2]

42 million
ER visits each year are due to injuries.[3]

For employees of

Broward County Public Schools



Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

When You Need It Most

Chubb Accident provides coverage if you are accidentally injured and need treatment, whether you go to a physician's office, urgent care center, emergency room or use telemedicine services. There are no restrictions on how your money can be used.

Accident Insurance Benefits Include

First Accident
Pays you $100 soon after you report your first claim for covered benefits. If you get injured, we can begin processing your claim as soon as you submit it, so you can get cash benefits fast.

Sports Package
Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefit 25%, up to $1,000 per person per year, for injuries resulting from participating in organized sports.

Rehabilitation Package
We pay cash benefits for admission, daily confinement and recovery. Whether you're released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition. We'll even pay for therapy, including physical, occupational and speech.

Wellness Benefit
Be proactive with your health with preventive care. This benefit pays you $50 for undergoing a covered health screening test, immunization, eye exam, routine physical or well-child/preventive exam.

How Chubb Accident Works—And Pays

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here's how benefits may stack up:

The Sports Package increases the total benefit payment by $636.

First Accident	$	100
Ambulance	$	200
ER Visit	$	150
X-Ray	$	20
Fracture	$	1,000
Crutches	$	100
Physical Therapy	$	750
Follow-up Visits	$	225
Subtotal	$	2,545
PLUS Sports Package	**$**	**636**
Total Payment	**$**	**3,181**

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 for terms and conditions.

Schedule of Benefits – 24-hour Coverage

Plan 1 & Plan 2

Initial Care

	PLAN 1	PLAN 2
Ambulance		
Ground	$120	$200
Air	$1,000	$2,000
Emergency Room	$75	$150
Initial Doctor's Office Visit	$75	$75
Urgent Care	$25	$25
Emergency Dental		
Crown	$200	$200
Extraction	$50	$100
Dentures	$200	$200
Implants	$200	$200

Hospital and Rehabilitation

Hospital Admission	$1,000	$1,500
ICU Admission	$500	$3,000
Rehabilitation Admission	$1,000	$1,500
Hospital Confinement	$250	$500
Per day, up to 365 days		
ICU Confinement	$500	$1,000
Per day, up to 30 days		
Rehabilitation Confinement	$150	$300
Per day, up to 30 days		
Recovery	$25	$25
Per day, up to seven days		

Follow-up Care & Treatment

Appliances	$75	$100
Blood, Plasma, Platelets	$200	$300
Chiropractic Care	$25	$25
Per visit, up to 3 visits per accident; 6 per year		
Follow-up Treatment	$50	$75
Per visit, up to three visits		
Herniated Disc Surgery	$400	$750
Knee Cartilage (Torn) Surgery	$400	$750
Lodging	$100	$150
For treatment 100 miles or more away; per night, up to 30 nights		
Major Diagnostic Exam *(CT, MRI, etc.)*	$100	$200
Organ Loss	$2,500	$2,500
Outpatient Surgery Facility	$25	$25
Physical, Occupational, or Speech Therapy	$50	$75
Per visit, up to 10 visits		
Prosthetics	$500	$1,500
Surgery		
Abdominal, Cranial & Thoracic	$750	$1,500
Hernia	$100	$100
Tendon, Ligament or Rotator Cuff Repair	$400	$750
Transportation	$300	$600
For treatment and Confinement in a Hospital 100 miles or more away; per trip, up to three trips		
X-ray	$20	$20

Injuries

	PLAN 1	PLAN 2
Burns		
2nd/3rd Degree, up to	$7,500	$10,000
Skin Graft	25% of the burn benefit	
Coma	$7,500	$12,500
Dislocations, *up to*	$3,600	$4,800
Eye Injury	$200	$300
Fractures, *up to*	$5,000	$7,000
Lacerations	$20-$300	$30-$500
Loss of Hands, Feet or Sight, *up to*	$10,000	$20,000
Loss of Fingers or Toes, *up to*	$1,200	$2,000
Paralysis		
Two limbs	$5,000	$5,000
Four limbs	$10,000	$10,000
Traumatic Brain Injury	$60	$100

Additional Benefits

First Accident *(Once per policy)*	$100	$100
Accidental Death		
Employee	$20,000	$25,000
Spouse	$20,000	$25,000
Child	$4,000	$5,000
Common Carrier	4X	4X
Catastrophic Accident		
Employee	$10,000	$10,000
Spouse	$10,000	$10,000
Child	$5,000	$5,000
After age 70	50%	50%
Family Care	$25	$25
For each child in a child care center: Per day, up to 30 days		
Sports Package Benefit		
Increases total benefit by 25% when accident is due to participation in organized sports. Up to $1,000 per person per year.		
Wellness	$50	$50
Once per person, per year; 30-day waiting period		

Benefits are paid once per accident unless otherwise noted.
Benefits may vary by state.



You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know Chubb has you covered.

Features

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

Renewable
Coverage is automatically renewed as long as you are an eligible employee, your premiums are paid as due and the policy is in force.

Portable
You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as premiums are paid as due. You may not port coverage while you are actively employed by Broward County Public Schools.

Family Coverage
You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

HSA Compatible
You can have this coverage even if you have a Health Savings Account.

Initial Eligibility

Employee
- Actively employed working at least 17.5 hours per week
- Ages 18 and older

Spouse
- Ages 18 and older
- Includes domestic and civil union partners

Dependent children/grandchildren
- Ages 0 through 26
- No student status required

Exclusions & Limitations

This is Accident-Only Insurance. No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person. 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.

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 occupation 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.

1. www.healthcare.gov; accessed Sept. 2019
2. www.bankrate.com; accessed Sept. 2019
3. www.cdc.gov/nchs; accessed Sept. 2019

Chubb. Insured.℠

This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage.

This document is a brief description of Form No. C70701 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by ACE Property & Casualty Insurance Company, Philadelphia, PA.