



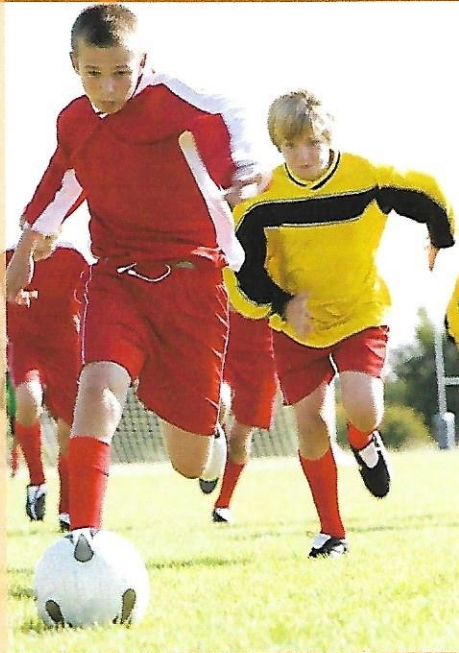
# If they need you, you need a Champion

Good things in life happen every day, and unfortunately, accidents happen too. You need a champion to help you defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.





**First Accident Benefit** pays you \$100 quickly.



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

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 Accident Champion can help.

Accident Champion **pays cash benefits directly to you** or anyone you choose regardless of any other coverage you have. Benefits are paid for injuries and their treatment as shown on the Schedule of Benefits on the facing page. Let Accident Champion help take care of your bills so you can take care of yourself and your family.

### Accident Champion Benefits **always** 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.

#### Rehabilitation Package

**We pay cash benefits for Rehabilitation Admission and Daily Confinement!** When you are released to a Rehabilitation Center following a hospital stay, we pay a daily rehabilitation benefit to help with your transition back to home or work.

#### Here's How Accident Champion Benefits Work:

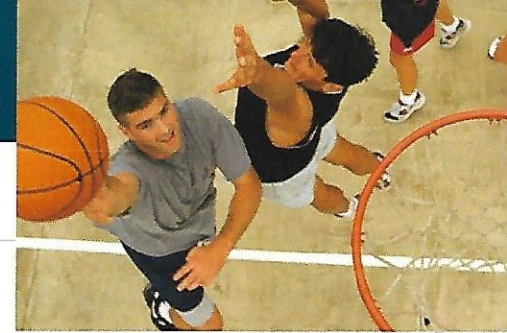
Accident Champion helps pay for the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatment, facility care and follow-up care.

If your child gets injured during soccer practice and breaks his leg, here's how benefits may stack up:

##### DIAMOND PLAN

<b>First Accident</b>	<b>\$ 100</b>
Ambulance	\$ 200
ER Visit	\$ 125
X-Ray	\$ 45
Fracture	\$ 1,000
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
<b>Total Payment</b>	<b>\$ 2,220</b>

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 policy for terms and conditions.



## Schedule of Benefits 24-hour coverage

### DIAMOND PLAN

#### Initial Care

	DIAMOND
Ambulance	
<i>Ground</i>	\$200
<i>Air</i>	\$2,000
Emergency Room	\$125
Initial Doctor's Office Visit	\$50
Urgent Care	\$100
Emergency Dental	
<i>Crown</i>	\$400
<i>Extraction</i>	\$100

#### Hospital and Rehabilitation

Hospital Admission	\$1,250
ICU Admission	\$2,500
Rehabilitation Admission	\$1,250
Hospital Confinement (Nonmetro/Metro)	
<i>Per day, up to 365 days</i>	\$165/\$240
ICU Confinement (Nonmetro/Metro)	
<i>Per day, up to 30 days</i>	\$330/\$480
Rehabilitation Confinement	
<i>Per day, up to 30 days</i>	\$120

#### Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$1,500
Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care	
<i>Per visit, up to three visits; maximum six visits per calendar year</i>	\$25
Concussion	\$150
Follow-up Treatment	
<i>Per visit, up to three visits</i>	\$50
Lodging	
<i>For treatment 100 miles or more away, per night, up to 30 nights</i>	\$150
Major Diagnostic Exam (CT, MRI, etc.)	\$200
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy	
<i>Per visit, up to 10 visits</i>	\$50
Prosthetics	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$750
Transportation	
<i>For treatment and confinement in a hospital 100 miles or more away, per trip up to three trips</i>	\$600
X-ray	\$45

#### Injuries

	DIAMOND
Burns	
<i>2nd/3rd Degree</i>	\$1,000-\$10,000
Skin Graft	25% of the burn benefit
Coma	\$12,500
Dislocations	
<i>Ankle, Foot, Hip, Knee</i>	\$1,000
<i>Finger, Toe</i>	\$200
<i>All other</i>	\$500
Eye	\$300
Fractures	
<i>Skull, Hip, Thigh, Body of Vertebrae</i>	\$1,000
<i>Finger, Toe</i>	\$200
<i>All other</i>	\$500
Herniated Disc Surgery	\$750
Knee Cartilage (Torn) Surgery	\$750
Lacerations	\$30-\$500
Loss of Hands, Feet or Sight	\$20,000
Loss of Fingers or Toes	\$2,000

#### Additional Benefits

<b>First Accident</b>	
<i>Once per policy</i>	<b>\$100</b>
Accidental Death	
<i>Employee &amp; Spouse</i>	\$20,000
<i>Child</i>	\$4,000
Catastrophic Accident	
<i>Prior to Age 70</i>	
<i>Employee &amp; Spouse</i>	\$25,000
<i>Child</i>	\$12,500
<i>On or after Age 70</i>	50%
Family Care	
<i>For each child in a child care center: Per day, up to 30 days</i>	\$25

#### WEEKLY Premium

	DIAMOND
Employee	\$4.31
Employee + Spouse	\$7.86
Employee + Child(ren)	\$8.59
Family	\$12.13

# How does **ACCIDENT CHAMPION** help?

You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know we've got you covered. Let Accident Champion help take care of your bills, so you can take care of your family.



## Features

### Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

### Guaranteed Issue

No medical history is required for coverage to be issued.

### Guaranteed Renewable for Life

Your coverage cannot be cancelled as long as your premiums are paid as due.

### Fully Portable

You can keep your coverage even if you change jobs or retire.

### HSA Compatible

## Initial Eligibility

### Employee

- Actively employed working at least 17.5 hours per week
- Ages 18-64

### Spouse

- Ages 18-64

### Dependent children/grandchildren

- Ages 0-26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

## Facts

About **39 million** emergency room visits each year are due to injuries.<sup>1</sup>

In 2019, **1 in 7** people sought medical attention for injuries.<sup>2</sup>

About **90%** of medically consulted injuries occur off the job.<sup>2</sup>

<sup>1</sup> www.cdc.gov/nchs/fastats, as of Jan. 2019

<sup>2</sup> National Safety Council, InjuryFacts.nsc.org, 2021

## Exclusions & Limitations

This is Accident-Only Insurance. 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 any narcotic unless administered on the advice of a Physician. (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.)
- Commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Suicide, attempted suicide or intentionally self-inflicted injury;
- Dental care or treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident and except for dental care treatment necessary due to congenital disease or anomaly;
- War or any act of war (whether declared or undeclared), or service in the Armed Forces or units auxiliary thereto.

## Accident Benefits Summary

### Name:

Type of Coverage	Payroll Deduction
<input type="checkbox"/> Employee	
<input type="checkbox"/> Employee + Spouse	
<input type="checkbox"/> Employee + Child(ren)	
<input type="checkbox"/> Family	\$

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

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

This document is a brief description of Policy Form No. 44075-AE. Refer to your policy for more details about benefits, exclusions, limitations and definitions.



Combined Life Insurance Company of New York  
Latham, New York