



Accident *Plus* Insurance

Underwritten by Combined Insurance Company of America, a Chubb company

Accidents happen every day and they can really hurt your finances.

No one plans on having an accident – whether it's a slip and fall, a bad gash or a sports injury. With The Family Security Plan® Accident *Plus* Insurance, we've got you covered. So, instead of worrying about big bills, you can go live life and focus on your own or your loved one's recovery.

How does **Accident *Plus* Insurance** work?

Accident *Plus* Insurance pays cash benefits directly to you, regardless of any other coverage you have. It will help pay for the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatment, facility care and follow-up care. We recognize that accidents from organized sports are increasing, so we also include a Sports Package that will pay additional benefits should you or your family get injured in an organized sport.

Here is an example of how the benefits might pay out:*

First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 150
X-Ray	\$ 40
Fracture	\$ 900
Crutches	\$ 100
Physical Therapy	\$ 300
Follow-up Visit	\$ 50
Subtotal	\$ 1,840
PLUS Sports Package	\$ 460
Total Payment	\$ 2,300



* This is only an example of the benefits that could be payable for the covered loss noted above. Please refer to the policy for details.

Plan for tomorrow today with these **Accident *Plus* Insurance** benefits:

- **Sports Package** With our Sports Package, your benefits increase 25%, up to \$1,000 per person per year, for injuries that occur while participating in organized sports.
- **Rehabilitation Package** Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily cash benefit to help with your rehabilitation.
- **Fast Claims** If you get injured, we can begin processing your claim right over the phone so you can get the cash you need quickly. Accident Plus pays you \$100 as soon as you report your first claim for covered benefits.
- **Cash Benefits** It will help pay the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatments, facility care and follow up care.

Think About It...

29% of all emergency department visits are injury related.

~ National Safety Council, 2019



Accident *Plus* & Accident *Platinum* Insurance

Schedule of Benefits – 24 Hour Coverage

	Accident <i>PLUS</i>	Accident <i>PLATINUM</i>
Initial Care		
Ambulance		
Ground	\$200	\$400
Air	\$2,000	\$4,000
Emergency Room	\$150	\$300
Initial Doctor's Office Visit	\$50	\$100
Urgent Care	\$75	\$150
Emergency Dental		
Crown	\$400	\$800
Extraction	\$100	\$200
Hospital & Rehabilitation		
Hospital Admission	\$1,000	\$2,000
ICU Admission	\$2,000	\$4,000
Rehabilitation Admission	\$1,000	\$2,000
Hospital Confinement		
Per day, up to 365 days	\$250	\$500
ICU Confinement ¹		
Per day, up to 30 days	\$500	\$1000
Rehabilitation Confinement		
Per day, up to 30 days	\$150	\$300
Recovery		
Per day, up to 7 days	\$75	\$150
Follow-up Care & Treatment		
Abdominal or Thoracic Surgery	\$1,500	\$3,000
Appliances	\$100	\$200
Blood, Plasma, Platelets	\$300	\$600
Follow-up Treatment		
One visit per accident	\$50	\$100
Lodging		
For treatment 100 miles or more away, per night, up to 30 nights	\$150	\$300
Major Diagnostic Exam (CT, MRI, etc.) ²	\$200	\$400
Organ Loss	\$2,500	\$5,000
Physical Therapy		
Per visit, up to 6 visits	\$50	\$100
Prosthetics		
One	\$1,500	\$3,000
Two or more	\$3,000	\$6,000
Tendon, Ligament, Rotator Cuff Surgery up to...	\$1,125	\$2,250
Transportation		
For treatment 100 miles or more away, per trip up to three trips	\$600	\$600
X-ray	\$40	\$80

	Accident <i>PLUS</i>	Accident <i>PLATINUM</i>
Injuries		
Burns – Three classifications	\$1,000 \$2,000 \$10,000	\$2,000 \$4,000 \$20,000
Skin Graft – 25% of the burn benefit		
Coma ³	\$12,500	\$25,000
Concussion ²	\$100	\$200
Dislocations		
Open reduction, up to...	\$4,400	\$8,800
Closed reduction, up to...	\$2,200	\$4,400
Eye - Repair through Surgery	\$300	\$600
Fractures		
Open reduction, up to...	\$6,000	\$12,000
Closed reduction, up to...	\$3,000	\$6,000
Herniated Disc Surgery	\$750	\$1,500
Knee Cartilage – Torn, Repair through Surgery	\$750	\$1,500
Lacerations	\$30-\$500	\$60-\$1,000
Loss of Hands, Feet or Sight, up to...	\$20,000	\$40,000
Loss of Fingers or Toes, up to...	\$2,000	\$4,000

ADDITIONAL BENEFITS

First Accident

Once per policy \$ 100

Sports Package Benefits

Up to \$1,000 per person per year

WEEKLY RATES ⁴	PLUS	PLATINUM
Member	\$ 3.28	\$ 6.48
Member + Spouse	\$ 6.15	\$ 12.12
Member + Child(ren)	\$ 7.30	\$ 14.38
Family	\$ 10.16	\$ 20.02

Most benefits are paid once per covered accident unless otherwise noted.

¹ Up to 31 days in Connecticut

² Paid once per covered accident per 12-month period

³ Coma is not available in Georgia

⁴ Rates are based on actively at work status of the member. If you are not actively at work at the time of enrollment, your rates will be higher.



The Family Security Plan® Accident *Plus* Insurance Features

- **Immediate Coverage** Your coverage becomes effective as soon as your initial eligibility requirements are met, you have authorized payment, and your application is signed.
- **Guaranteed Issue** No medical history is required for coverage to be issued.
- **Guaranteed Renewable** Your coverage cannot be canceled as long as your premiums are paid as due.
- **Full Portability** You can keep your coverage at the same cost if you change jobs or retire.
- **HSA Compatible** You can have this coverage even if you have a Health Savings Account.

Why purchase Accident Insurance?

- Out of pocket expenses are constantly rising.
- Healthcare costs continue to grow each year with an average increase of 6%.*
- Higher co-pays for medical services and higher deductibles, often \$5,000 or more for a family.
- The Family Security Plan® supplemental coverage helps to cover the gaps in your medical insurance.

www.FamilySecurityPlan.com

* PWC's Health Research Institute:
Medical Cost Trend Behind the Numbers 2019

Consider Upgrading to The Family Security Plan® Accident *Platinum* Insurance

Accident *Platinum* Insurance offers bigger benefits. As your insurance co-pays and deductibles become higher and medical expenses continue to rise, Accident *Platinum* Insurance can help you offset those costs.

Accident *Plus* & Accident *Platinum* Insurance Features Comparison

	<i>PLUS</i>	<i>PLATINUM</i>
Date of Application	✓	✓
Guaranteed Issue	✓	✓
Guaranteed Renewable	✓	✓
Full Portability	✓	✓
HSA Compatible	✓	✓
Maximum Benefits		✓

CONTACT SUMMARY

Date _____

Name _____

Representative Name _____

Contact Number _____

WHAT YOU CAN EXPECT

Accident *Plus* and Accident *Platinum* Insurance

provides a way to help protect your finances if you or a family member were to have an accident. It's tomorrow's protection today.

Once you have purchased your policy, here is what you can expect:

- Following your purchase, expect an email receipt from cust-service@familysecurityplan.com within 24-48 hours outlining your purchase.
- Within 2-4 weeks, your policy will be mailed to you at the address provided at time of application.
- As a valued member of The Family Security Plan® community, you will have access to your account on our FSP Portal. Your policy number will enable you to register online.
- The Family Security Plan® will email you monthly with important information specifically for you. Look for emails from @familysecurityplan.com to ensure you get this information.

Thank you for protecting your future today.



Stay connected with
The Family Security Plan®

Eligibility and Exclusions

Eligibility

- Member, Ages 18 through 70
- Spouse, Ages 18 through 70, including domestic and civil union partners
- Children, Ages 0 to 26
- Simplified application process

Exclusions

No benefits will be paid for an Injury that is caused by, contributed to, or occurs as a result of a Covered Person's:

1. Committing or attempting to commit suicide or intentionally injuring himself or herself;¹
2. 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 where the accident occurred);²
3. Participating in an illegal activity 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);³
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; or
5. War or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
6. Accident which occurs outside of the United States or Canada (Virginia only).

¹ In Illinois "committing or attempting to commit suicide" does not apply.

² This exclusion does not apply in Maryland, Michigan or Pennsylvania.

³ This exclusion does not apply in Maryland or New Jersey.

Accident *Plus* and Accident *Platinum* Insurance Underwritten by:

CHUBB®

Combined Insurance Company of America, Chicago, IL
A Chubb Company

Administered by:

FSP | The Family Security Plan®

P.O. Box 1500, Orange, CT 06477

www.FamilySecurityPlan.com

PFP is a Life and Accident/Health insurance agent.
Schmitt-Sussman Enterprises, Inc. dba PFP, NPN #953614

To access your policy information online, visit:
www.myfspportal.com

This document is a brief description of Policy No. 14185 or applicable state version. Refer to the policy for complete details of the benefits, exclusions and limitations which may vary by state. Accident Insurance is a supplement to health insurance and is not a substitute for basic hospital, basic medical or major medical insurance. 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.

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