

# Accident Insurance

## Enroll now and there are no health questions required to qualify

**It's important to enroll now.** That means no health questions. Even if you can only afford the minimum premium you should enroll now. By doing so, you may be able add more coverage later without worrying about health questions. Applications received after this enrollment will be subject to health questions that can make it tougher to qualify for a policy.

## What is accident insurance?

An accident policy gives you a financial cushion to fall back on. Our accident coverage offers you and your family protection, so you can be assured that you have coverage that can help you handle your expenses and focus in on getting through the many stages of accident care. With accident insurance if you have an accident, on-or-off-the-job, you are paid benefits directly. This means extra funds for out-of pocket expenses like health insurance deductibles, living expenses, and transportation.

## What does accident insurance cover?

- Accidental Death
- Dismemberment
- Dislocation and Fracture
- Intensive Care
- Ambulance Transportation
- Hospital Confinement

## Features - Top 5 Things to Know

- 1. Accidental Death Benefit** - A \$40,000 benefit will be paid for you if death is the result of a covered accidental injury. The benefit pays \$20,000 for an insured spouse and \$10,000 for each covered child.
- 2. On-and-off the job coverage** - You receive benefits that correspond with treatment for on-and-off-job accidental injuries including hospitalization, emergency treatment, intensive care, fractures, dismemberment, dislocations, plus many more.
- 3. Affordable premiums** - As a group product, premiums are usually more affordable than rates that can be secured as an individual.
- 4. Guaranteed Issue** - There are no health questions asked to qualify for this product, since this is the first time it is being offered to your organization. After this enrollment, health questions will be necessary to qualify for this product.
- 5. Coverage is Portable** - You own the policy and can take it with you if you leave your current employment.

Enrollment

January 9th - March 15th, 2012

Questions? Call 1.866.322.2244

