



Accident Protector

Excess Medical Accident Insurance

AC-ACCPROT-IBR-LA-FLIC-0319

Insurance Underwritten By:
Freedom Life Insurance Company of America





Each year, nearly 9.2 million children aged 0 to 19 years are seen in emergency rooms for injuries.

Source: Centers for Disease Control and Prevention Safe Kids Fact sheet

Accidents Happen

Accidents happen every day and You can't plan for the unexpected... or can You? You owe it to Yourself and Your family to have extra protection for Your everyday life. Accident Protector gives You the peace of mind of knowing You've got extra coverage for those unpredictable yet extremely common accident expenses.

Accident Protector is designed to help fill in the gap between Your major medical coverage deductibles, co-payments, and out-of-pocket expenses.

Excess Medical Expense Coverage*

We give You the option to select coverage that fits Your budget and needs. Choose Your coverage amount from the list below.

- | | |
|---|--|
| <input checked="" type="checkbox"/> \$2,500 per Insured with \$100 deductible | <input checked="" type="checkbox"/> \$10,000 per Insured with \$500 deductible |
| <input checked="" type="checkbox"/> \$5,000 per Insured with \$250 deductible | <input checked="" type="checkbox"/> \$12,500 per Insured with \$500 deductible |
| <input checked="" type="checkbox"/> \$7,500 per Insured with \$250 deductible | <input checked="" type="checkbox"/> \$15,000 per Insured with \$500 deductible |

What is Excess Medical Expense Coverage?

Accident Protector pays You up to the Excess Medical Expense Coverage for the remaining amount of medical expenses incurred per Insured per Accident.

Excess Medical Expenses Coverage may include: Medically Necessary treatment by a physician, nurse or dentist; hospital room and board; outpatient surgery; ambulance; dental work to sound natural teeth; drugs; medicines; diagnostic tests and x-rays; oxygen; casts; splints; crutches; blood; plasma; and rental of durable medical equipment for a covered Accident or Injury. Benefits are subject to Your Excess Medical Expense Deductible per Accident per Insured.

Emergency Air Ambulance

Many accidents require emergency transportation to a Hospital or other facility. Rest easy knowing we've got You covered regardless of the Excess Medical Expense Coverage selected.

- \$4,000 per Accident per Insured

Your coverage includes the amount of Emergency Air Ambulance expense up to the maximum of \$4,000 per Accident per Insured for Medically Necessary transportation by air within 90 days from the date of Injury sustained in an Accident, to the nearest Hospital qualified to render treatment in an Emergency.

Accidental Death and Dismemberment**

Unintentional Injuries continue to be a leading cause of death in America. With Accident Protector, if an Insured's Injury results in a loss, We will pay You up to 100% of the AD&D maximum** based on this schedule:

- | | |
|---|--|
| <input checked="" type="checkbox"/> Loss of Life 100% | <input checked="" type="checkbox"/> Loss of Hearing (both ears) 50% |
| <input checked="" type="checkbox"/> Loss of Limbs (two or more) 100% | <input checked="" type="checkbox"/> Loss of Sight (one eye) 50% |
| <input checked="" type="checkbox"/> Loss of Speech and Loss of Hearing (both ears) 100% | <input checked="" type="checkbox"/> Loss of Hand (one) 50% |
| <input checked="" type="checkbox"/> Loss of Sight (both eyes) 100% | <input checked="" type="checkbox"/> Loss of Foot (one) 50% |
| <input checked="" type="checkbox"/> Loss of Limb (one) 50% | <input checked="" type="checkbox"/> Loss of Hearing (one ear) 25% |
| <input checked="" type="checkbox"/> Loss of Speech 50% | <input checked="" type="checkbox"/> Loss of Thumb and Index Finger (same hand) 25% |

Premium Rate Adjustment

We will not raise Your premium rates on an individual basis due to Your personal claims experience. We may raise Your premium rates on Your Renewal Date based on Your Renewal Premium Class for all Policies in Your state.

*Benefits reduce by 50% on the 65th birthday of the Primary Insured and the spouse of the Primary Insured.

**AD&D Maximum equal to Excess Medical Expense Coverage Maximum Benefit selected.



Unintentional Injuries continue to be a **leading cause of death** in America.

Help Cover The Cost Of Deductibles, Co-Pays & Other Expenses Not Covered By Your Major Medical Plan

Termination & Renewability

Coverage is conditionally renewable except when:

- You are no longer an eligible individual;
- the due date of any unpaid Renewal Premium, subject to the grace period;
- You terminate coverage by notifying Us of the date You desire coverage to terminate and specify the Insured whose coverage is to terminate;
- We are required by the order of an appropriate regulatory authority to non-renew or cancel the Policy or a Class under the Policy;
- We elect to discontinue offering accident coverage to all individuals in Your state; and
- We receive due proof that fraud or intentional misrepresentation of material fact existed in the application for Your coverage or the coverage of Your Spouse or Children under the Policy or in a Claim for Benefits.

Non-Covered Items at a Glance

No Benefits are payable for any loss caused by:

- Injury due to any act of war (whether declared or undeclared);
- services provided by any state or federal government agency, including the Veterans Administration unless, by law, an Insured must pay for such services;
- intentionally self-inflicted Injury;
- suicide or any suicide attempt while sane or insane;
- serving in one of the branches of the armed forces of any foreign country or any international authority;
- services provided by You or a Provider who is a member of an Insured's Family;
- an Injury occurring outside the borders of the United States of America or its territories;
- any loss to which a contributing cause was the Insured's being engaged in an illegal occupation or attempting to commit assault or illegal activity;
- participation in hang gliding, paragliding, hot air ballooning or any other form of aviation, except as a fare-paying passenger traveling on a regularly scheduled commercial airline flight;
- participating, as driver or passenger, in any competition, race or speed contest, including sanctioned practice thereof, of any land or water vehicle;
- Mental and Emotional Disorders;
- for the purposes of the Emergency Air Ambulance Benefit, the Insured's medical condition was not sufficiently acute or severe upon arrival at the Hospital to result in an Inpatient admission and Confinement in the Hospital immediately following the Insured's evaluation and treatment in the emergency room of such Hospital;
- an Insured being intoxicated or under the influence of alcohol or any narcotic or hallucinogens unless administered via a prescription and on the advice of a Provider, and taken in accordance with the limits of such advice. An Insured is conclusively determined to be intoxicated by drug or alcohol if: (i) a chemical test administered in the jurisdiction where either the Accident occurred or the Insured was medically treated is at or above the legal limit set by that jurisdiction; or (ii) the level of alcohol was such that a person's coordination and/or ability to reason was impaired, regardless of the legal limit set by that jurisdiction;
- Sickness;
- expenses incurred for the diagnosis, care or treatment of Mental and Emotional Disorders, alcoholism, or drug addiction/abuse;
- the unintended or accidental results of any procedure, surgery or operation performed either for cosmetic purpose or in an attempt to surgically treat any Sickness, or any elective procedure not Medically Necessary, including but not limited to organ donation and elective sterilization;
- intentional inhalation or ingestion of any poison, gas or fumes;
- services that are not Medically Necessary;
- expenses incurred as the result of an Injury that are in excess of the Usual and Customary expenses incurred for Medically Necessary treatment of such Injury;
- expenses incurred for the Medically Necessary treatment of an Injury for which the Insured has no legal liability and responsibility for payment;
- expenses incurred for the Medically Necessary treatment of an Injury that are covered under any other valid insurance coverage, accident medical expense benefits or health benefit plan coverage (e.g. uninsured/underinsured motorist coverage, personal injury protection coverage under any automobile policy, comprehensive major medical insurance, hospital/ medical surgical insurance, other indemnity health insurance, health coverage under an HMO or PPO plan, workers' compensation medical expense benefits, FELA medical expense benefits, Jones Act medical expense benefits, Medicaid, Medicare, Medicare Supplement coverage, Medicare Advantage, and any other government provided benefits that cover the Medically Necessary treatment of bodily Injuries sustained in an Accident);
- the operation by an Insured of any motor vehicle without the permission/consent of the owner of such vehicle;
- the operation by an Insured of any motor vehicle without a valid operator's license/permit;
- bacterial or viral infection, except such infection occurring with or through a cut or wound in the skin sustained in an Accident or the accidental ingestion of contaminated material;
- participation in a riot, civil commotion or insurrection;
- actively serving in the armed forces, including the National Guard and Army Reserve;
- Injury from being arrested or incarcerated or caused while incarcerated in a penal institution or government detention facility;
- engaging in bungee jumping, parachuting, rock climbing, para-sailing, para-kiting, mountaineering, or as driver or passenger on an off-road ATV vehicle, or any other hazardous avocation;
- Injuries from raising, caring for, handling or working with dangerous animals; and
- participation in rodeo or equestrian events, semi-professional or professional sports or any other hazardous activity for wage, compensation, or profit.

Accidents CAN Happen . . .

- In **2010**, nonfatal injuries cost society *more than* **\$471 billion** in productivity losses and *over* **\$111 billion** in medical costs.¹
- More than **29 million people** are treated in **emergency rooms** for injuries *each year*.²
- More than **2.8 million people** hospitalized with injuries *each year*.³

¹Finkelstein E, Corso PS, Miller TR. *The incidence and economic burden of injuries in the United States*. New York, NY: Oxford University Press.

²NCIPC: *Web-based Injury Statistics Query and Reporting System (WISQARS)*

³NCHS. *National hospital discharge survey: National health statistics reports, no. 29*. Atlanta, GA; 2010.

ACA Individual Mandate & Shared Responsibility Payment

The Accident Protector Plan provides excess medical expense benefits for covered medical services in the treatment of covered accidental bodily injuries but is neither a traditional major medical plan nor a Workers Compensation plan under state law. The Accident Protector Plan is considered an "excepted benefit plan" under the ACA and is not a "minimum essential coverage" plan under the ACA. The ACA generally requires individuals to maintain "minimum essential coverage" or be subject to the payment of the annual shared responsibility payment with the payment of their taxes to the federal government from 2014 - 2018. Congress eliminated the shared responsibility payment in 2019 and beyond for individuals who do not maintain ACA "minimum essential coverage" during 2019 or any year thereafter.

GACC-2010-IP-LA-FLIC

Note: The information shown here and in any accompanying literature does not provide full details of the Policy. Different plan provisions may apply in certain states. This brochure is only a brief description of Benefits available. The complete terms of the coverage, including exclusions, and any state required provisions are in the Policy.

Underwritten by:
Freedom Life Insurance Company of America
A member company of USHEALTH Group®
P.O. Box 1719 | Fort Worth, TX 76101 | 1-800-387-9027

USHEALTH
GROUP

Insurance Underwritten by
Freedom Life Insurance Company of America