Humana Accident

Accident coverage can protect your whole family

A voluntary accident plan offers coverage for accidents, injuries, ambulance services, and accidental death in addition to your primary medical insurance. It's also available to your spouse and children – a plan that can protect your whole family.

Why do I need accident coverage?

Here are a few facts to consider from the National Center for Health Statistics:

- Nearly 40 percent of self-reported episodes of injury leading to hospitalization occurred during sports or leisure activities, and 44 percent occurred in or around the home
- Where the external cause of nonfatal injuries is specified, falls are the leading cause of inpatient and outpatient care in emergency rooms, outpatient clinics and doctors' offices
- Injuries due to motor vehicle traffic accidents, overexertion and strenuous movements, and striking against or being struck accidentally by objects also make up a large portion of injuries

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- National Center for Health Statistics

What does accident coverage do?

Accident insurance provides you with valuable primary benefits as well as any optional benefits selected by your employer. Features include:

- **Accident Medical Expense:** pays actual charges, up to the amount selected, for physician's treatment or other emergency treatment
- **Ambulance Benefit:** pays actual charges, up to policy amount, for ground ambulance service and emergency air transportation in 100-mile radius
- **Hospital Confinement:** pays a daily benefit for hospital room charge for a maximum of 30 days, up to the amount selected, when the injury is a result of a covered accident
- **Optional riders** offered by your employer may include 24-hour coverage, coverage for spouse and children, and bone fracture and dislocation

Protect your financial security

Payroll deduction makes it easy for you to pay for accident coverage. You'll feel good knowing benefits are paid up to the amount selected for each accident, and is in addition to any other coverage you may have. Coverage starts at "zero" with each new accident. There's no calendar-year maximum.

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Humana Accident
Group Trust product base

Pennsylvania | Sugarhouse Casino

This policy offers the flexibility to vary your coverage by selecting one of four benefit levels. There are no annual maximums. Benefits start all over with each accident, and are paid in addition to any other coverage in place. Payroll deduction for your premiums makes it easy, too.

Product base	Group Trust			
Coverage type	Accident Insurance that provides expense reimbursement for actual charges up to policy maximum. Covers off-the-job coverage for accidental injuries, hospital care, and accidental death benefits. There is no coverage for sickness. Coverage is available to the insured, spouse, and children.			
Benefit amount	☐ Level One	☐ Level Two	☐ Level Three	☐ Level Four
• **Accident medical expense:** Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. ER subject to a $50 deductible.	$ 500	$ 1,000	$ 1,500	$ 2,000
• **Ambulance:** Pays actual expenses up to the amount selected if injury requires ground or air ambulance transportation.	$ 250	$ 500	$ 750	$ 1,000
• **Hospital indemnity:** Pays a benefit equal to the amount selected if an injury requires inpatient hospital confinement, including a room charge, that starts within 30 days after the accident. The benefit is limited to 30 days per accident.	$ 75	$ 150	$ 225	$ 300
• **Accidental death, dismemberment and loss of sight (AD&D):**				
Loss of life	$ 5,000	$ 10,000	$ 15,000	$ 20,000
Any combination of two or more hands, feet, or eyes	$ 5,000	$ 10,000	$ 15,000	$ 20,000
Loss of single hand, foot or eye	$ 2,500	$ 5,000	$ 7,500	$ 10,000
Multiple fingers and/or toes	$ 500	$ 1,000	$ 1,500	$ 2,000
Single finger or toe	$ 250	$ 500	$ 750	$ 1,000

This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy: 7006 1/04 or 8006 11/04
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Additional included benefits

Total disability premium waiver: If the insured becomes disabled before age 60 and as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability.

☐ **Fracture and dislocation:** Pays a benefit when a covered person suffers one of the fractures or dislocations listed. The benefit payable will equal the percentage shown, of the unit selected, for the injury. Pays 150% of the larger loss of two or more covered losses.

☐ $1,500

Fractures

Hip bone (pelvis) or femur	100%
Vertebra	75%
Skull (depressed or ping-pong fracture)	65%
Leg (tibia or fibula)	50%
Bones of the foot, ankle, kneecap, hand, wrist or forearm (radius or ulna)	40%
Lower jaw, shoulder blade, collar bone	35%
Upper arm, upper jaw, skull (simple, non-depressed fracture)	25%
Facial bones (or nose)	20%

Dislocations

Hip	100%
Knee (does not include dislocation of the patella)	50%
Foot (does not include dislocation of the toes), ankle or shoulder	35%
Hand (does not include dislocation of fingers), lower jaw, wrist or elbow	20%
Finger, toe	6%

☐ **Hospital intensive care:** Pays a daily benefit when a covered person is confined to a hospital intensive care unit as a result of injuries suffered in a covered accident. The benefit is payable for a maximum of 30 days for any one accident.

☐ $300 per day

Portability

Yes

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Eligibility	Employee issue ages 18-67. Employee Actively at Work Full-time, benefit eligible employees working at least 20 hours per week. Spouse issue ages 18-67; Ineligible if employee is denied. Child issue ages 0-25; Ineligible if employee is denied.

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Humana Accident rates

Pennsylvania

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9886873-01-001

Humana Accident rates
Displaying bi-weekly payroll deductions based on monthly premium calculation including $1,500.00 Bone Fracture and Dislocation and $300.00 Hospital Intensive Care.

Benefit:	Level One Benefit			
AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18-50	$5.66	$11.31	$13.18	$18.84
51-67	$6.52	$13.03	$14.04	$20.55

Benefit:	Level Two Benefit			
AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18-50	$6.79	$13.57	$15.88	$22.67
51-67	$7.65	$15.29	$16.74	$24.38

Benefit:	Level Three Benefit			
AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18-50	$7.74	$15.47	$18.86	$26.59
51-67	$8.59	$17.18	$19.72	$28.31

Benefit:	Level Four Benefit			
AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18-50	$8.59	$17.17	$21.19	$29.77
51-67	$9.45	$18.89	$22.05	$31.49

The proposed rates are for an effective date no later than January 1, 2014.

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1-800-327-9728 | HumanaVoluntaryBenefits.com

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