

Chubb Accident Proposed Benefits

	Chubb Accident Insurance
Plan	Custom Diamond
Coverage Type	24-Hour
Sports Package	Benefits are 25% higher when accident is due to organized sports. Up to \$1,000 per person/per year
First Accident	\$100
Initial Care Benefits	
Emergency Room	\$150
Urgent Care	\$150
Initial Dr. Visit	\$75
Hospital/Facility Benefits	
Standard Hospital Admission	\$900
Hospital Confinement (per day, up to 365 days)	\$225
ICU Confinement (per day, up to 30 days)	\$300
Outpatient Surgery Facility	\$75
Rehab Confinement (per day, up to 30 days)	\$75
Additional Benefits	
Accidental Death	
Employee	\$50,000
Spouse as % of EE	\$25,000
Child as % of EE	\$10,000
AD Common Carrier	2X
Ambulance (air)	\$900
Ambulance (ground)	\$300
Appliance	\$300
Blood, Plasma, Platelets	\$200
Burns	
Level 1	\$750
Level 2	\$3,750
Level 3	\$15,000
Skin Graft	25%
Chiropractic Care (per visit)	\$25
Maximum Visits Per Accident	3
Maximum Visits Per Calendar Year	6
Coma	\$7,500
Dislocations (up to)	\$4,500
Emergency Dental	
Crown	\$120
Extraction	\$30
Dentures	\$120
Implants	\$120
Eye Injury	\$175
Follow-up Treatment (per visit)	\$35

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Maximum Visits	6
Fractures (up to)	\$6,000
Herniated Disc Surgery	\$750
Knee Cartilage - Torn	\$750
Lacerations	\$38-\$600
Lodging (per night, 100 or more miles)	\$150
Maximum Nights	30
Loss of hands, feet, sight	\$17,500
Loss of fingers or toes	\$1,750
Major Diagnostic Exam (CT, MRI, etc.)	\$150
Medical Supplies	\$5
Medicine Benefit	\$5
Pain Management	\$75
Paralysis	
Two limbs (paraplegia or hemiplegia)	\$3,500
Four limbs (quadriplegia)	\$7,500
Post – Traumatic Stress Disorder	\$150
Maximum Visits	6
Prosthetics	\$2,000
Residence/Vehicle Modification	\$1,500
Surgery - Abdominal, Cranial, and Thoracic	\$1,500
Hernia	\$200
Tendon, Ligament, Rotator Cuff	\$750
Therapy – Physical, Occupational, or Speech	\$35
Maximum Visits	10
Transportation (per trip, 100 or more miles)	\$350
Maximum Trips	3
Traumatic Brain Injury	\$350
Wellness (per person, per year)	
Basic	\$50
Waiting Period	0 days
X-Ray	\$50