

Accident Coverage:

A plan to protect your whole family

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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, so it's a plan that can protect your whole family.

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.

– National Center for Health Statistics

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 injuries leading to hospitalization occurred during sports or leisure activities, and 44 percent occurred in or around the home
- > When nonfatal injuries are specified, falls are the leading cause of inpatient and outpatient care in emergency rooms, outpatient clinics, and doctors' offices
- > Injuries due to motor vehicle accidents, overexertion, and strenuous movements, as well as striking against or being struck accidentally by an object also make up a large portion of injuries

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 within a 100-mile radius
- > **Hospital Confinement.** Pays a daily benefit for a 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 and may include 24-hour coverage, coverage for your spouse and children, and coverage for bone fracture and dislocation

Protect your financial security

Automatic 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, in addition to any other coverage you may have. Coverage starts at "zero" with each new accident, and there's no calendar-year maximum.

Be sure to enroll when your employer holds open enrollment.