

Humana Accident

Eudora USD 491



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

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.

Humana Accident 2012 rates

Displaying monthly payroll deductions based on monthly premium calculation.

Benefit:	Level One			
AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18-70	\$11.66	\$17.25	\$25.00	\$30.94

Benefit:	Level Two			
AGE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18-70	\$19.75	\$29.73	\$34.64	\$45.67

Humana Accident 2012

Group product base

Kansas

Eudora USD 491

Benefit amount

☐ Level One ☐ Level Two

<ul style="list-style-type: none"> • Accident medical expense: Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. Emergency room visits are limited to three per calendar year. 	\$ 500	\$ 1,000
<ul style="list-style-type: none"> • Ground ambulance: Pays actual expenses up to the amount selected if injury requires ground ambulance transportation. 	\$ 75	\$ 150
<ul style="list-style-type: none"> • Air ambulance: Pays actual expenses up to the amount selected if injury requires air ambulance transportation. Limit one trip per accident. 	\$ 150	\$ 300
<ul style="list-style-type: none"> • 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
<ul style="list-style-type: none"> • Accidental death, dismemberment and loss of sight (AD&D): 	(Employee amounts listed below. Spouse is 50% and dependent child(ren) is 25% of the employee amounts.)	
Loss of life	\$ 25,000	\$ 50,000
Any combination of two or more hands, feet, or eyes	\$ 25,000	\$ 50,000
Loss of single hand, foot or eye	\$ 12,500	\$ 25,000
Multiple fingers and/or toes	\$ 2,500	\$ 5,000
Single finger or toe	\$ 1,250	\$ 2,500
<ul style="list-style-type: none"> • Common carrier accidental death, dismemberment and loss of sight 	\$ 50,000	\$ 100,000
<ul style="list-style-type: none"> • Fracture and dislocation benefit: Pays a percentage of the benefit selected based upon the fracture or dislocation. 	\$ 750	\$ 1,500
<ul style="list-style-type: none"> • First hospitalization benefit: Once per year for an accident; must be admitted for at least 24 hours. 	\$ 250	\$ 500

Fractures	• Hip bone (pelvis) or femur	100%	• Bones of the foot, ankle, kneecap, hand, wrist or forearm (radius or ulna)	40%	• Upper arm, upper jaw, skull (simple, non-depressed fracture)	25%
	• Vertebra	75%	• Lower jaw, shoulder blade, collar bone	35%	• Facial bones	20%
	• Skull (depressed or ping-pong fracture)	65%			• Finger, toe, rib, coccyx	6%
	• Leg (tibia or fibula)	50%				
Dislocations	• Hip	100%	• Hand (does not include dislocation of fingers), lower jaw, wrist or elbow	20%		
	• Knee (does not include dislocation of the patella)	50%	• Finger, toe	6%		
	• Foot (does not include dislocation of the toes), ankle or shoulder	35%				

