

Accident Insurance

If you broke a leg, would it break your bank account?



Although accidents are unexpected and usually come without warning, you don't have to let an injury catch you off guard. You can be prepared to handle the accompanying medical expenses with the help of an accident insurance policy.

Accident insurance pays a lump-sum cash benefit for injuries you or an insured family member sustain as a result of an accident. Because accident insurance is supplemental, it works in addition to other insurance you may have. The cash benefit can be used to:

- Fill a gap left by other coverage
- Supplement daily living expenses
- Cover lost income from unpaid time off

With accident insurance, you won't have to worry about how you will pay for care, and your savings can be protected.

How Much Accident Insurance Is Enough?

Treating a serious injury usually involves non-covered medical expenses such as deductibles, copays, medical supplies, prescriptions and physical therapy costs, to name just a few.

Consider these expenses:

Medical Example: Broken Leg*

- Emergency Room Visit: \$1,000-\$2,000 (includes temporary cast)
- Crutches: Up to \$100
- Cast Application: \$221
- Physical Therapy: \$50-\$75 per hour for six to eight weeks

**These expenses are for illustration purposes only. Expenses may vary by injury, state or provider.*

Enroll for group accident insurance and gain peace of mind knowing you and your family are protected in the event of an accident.



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