

Voluntary Supplemental Health Plans

Accident coverage – protect yourself from the unexpected



We don't expect accidents, and most of us don't plan or budget for them. But when they happen, the costs can be overwhelming, even with medical coverage.

That's where accident protection can help. These special plans pay out a cash benefit in one lump sum if you or a covered family member is injured because of an accident. You decide how to use the benefits to best support your recovery. You can use accident coverage to help pay for:

- **Out-of-pocket medical costs**, such as ambulance fees, physical therapy, X-rays or crutches.
- **Daily expenses** like rent, food, transportation or help around the house.



40 MILLION

ER visits due to injuries each year⁴



\$1,917

Average cost of an ER visit⁵

Connected benefits make things easier for you

If you have a medical plan and Accident benefits with us, we'll automatically let you know when you may have an eligible accident claim.

Key plan features

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- Auto alerts let you know you may have an eligible claim.¹
- No medical questions or exam needed to enroll.
- You can take your coverage with you even if you leave your employer.²
- No limitations for pre-existing conditions.³
- Coverage is available for yourself, your spouse and dependent children.

Anthem

¹ Available when you have both medical and accident benefits with Anthem.

² Not available in all states. Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving employer.

³ Covered accidents must occur after the effective date of coverage.

⁴ Centers for Disease Control and Prevention, National Center for Health Statistics. *National Hospital Ambulatory Medical Care Survey* (2014): [cdc.gov/nchs/data/nhamcs/web_tables/2014_ed_web_tables.pdf](https://www.cdc.gov/nchs/data/nhamcs/web_tables/2014_ed_web_tables.pdf).

⁵ Health Care Cost Institute. *2016 Health Care Cost and Utilization Report* (January 2018): [healthcostinstitute.org](https://www.healthcostinstitute.org).

Group Accident benefits provided by policy form SAI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail.

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