Accident Fixed-Benefit
A plan providing cash benefits to help pay for unexpected out-of-pocket costs associated with accidents
Plan for the unexpected

Medical treatment following an accident can get expensive — Accident Fixed-Benefit coverage is here to help

An accidental injury catches you off guard. An injury sends you into worry, uncertainty, inconvenience and creates expenses you hadn’t planned for.

Accident Fixed-Benefit coverage pays cash right to you, helping you catch up financially from days off work and pay expenses other plans don’t, like auto and medical deductibles. You get a set cash benefit for each covered injury or service — multiple benefits that really add up.

Accident Fixed-Benefit pays:

- Immediately — there’s no waiting period
- Over and above any benefits you receive from any other plan
- No matter what doctor or hospital you choose
- With no overall annual or lifetime limits, no matter how many accidents you have

THIS PLAN PROVIDES LIMITED BENEFITS.
Flexible and simple accident coverage designed to be predictable and easy to use

We make it easy for you to find the plan fitting your needs and budget.

Easy to obtain
It’s easy to add Accident Fixed-Benefit coverage to any plan — no additional application or underwriting required

Easy to choose
Simple coverage options help you meet your needs and budget.

- Choose Level 1 or Level 2 coverage (see next two pages for benefits)

Easy to understand
You get a set cash benefit for each injury and service. You don’t need to worry about deductibles, coinsurance, copays or preauthorization

Easy to use
You can use the cash any way you need

Easy to keep
The cost for Accident Fixed-Benefit coverage is designed to remain stable\(^1\) and your plan will renew automatically each year

Individual rates start* at around $14/month

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1 RATES ARE SUBJECT TO CHANGE BASED ON YOUR STATE AND RATE CLASS. RATE CLASS IS DETERMINED BY FACTORS SUCH AS AGE, BENEFIT LEVEL, TYPE OF INSURANCE, RIDERS AND HEALTH CHARACTERISTICS AT THE TIME OF APPLICATION.

* SAMPLE PREMIUM RATE IS FOR ACCIDENT FIXED-BENEFIT COVERAGE FOR AN ADULT RESIDING IN NORTH CAROLINA — LEVEL 2
Select your benefit option
Choose between Level 1 and Level 2 coverage

<table>
<thead>
<tr>
<th>Examination</th>
<th>Level 1</th>
<th>Level 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMERGENCY TREATMENT</td>
<td>- $100 for an adult</td>
<td>- $100 for an adult</td>
</tr>
<tr>
<td></td>
<td>- $50 for a child</td>
<td>- $50 for a child</td>
</tr>
<tr>
<td>MAJOR DIAGNOSTIC EXAMS</td>
<td>$200</td>
<td>$200</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hospitalization</th>
<th>Level 1</th>
<th>Level 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>INITIAL HOSPITALIZATION¹</td>
<td>- $1,000 for admission to a hospital for at least 24 hours or</td>
<td>- $1,000 for admission to a hospital for at least 24 hours or</td>
</tr>
<tr>
<td></td>
<td>- $1,500 for Intensive Care Unit (ICU)³</td>
<td>- $2,000 for Intensive Care Unit (ICU)³</td>
</tr>
<tr>
<td>INTENSIVE CARE UNIT (ICU) STAY</td>
<td>$500/day in addition to Hospital Stay benefit</td>
<td>$500/day in addition to Hospital Stay benefit</td>
</tr>
<tr>
<td>15 days per accident</td>
<td>$250/day</td>
<td>$300/day</td>
</tr>
<tr>
<td>HOSPITAL STAY</td>
<td>$500-$2,000 per surgery</td>
<td>$600-$2,500 per surgery</td>
</tr>
<tr>
<td>365 days per accident</td>
<td>$150</td>
<td>$200</td>
</tr>
<tr>
<td>BLOOD/PLASMA/PLATELETS</td>
<td>$200-$20,000</td>
<td>$250-$25,000</td>
</tr>
<tr>
<td>Once per accident</td>
<td>$15,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>BURNS</td>
<td>$100-$4,000</td>
<td>$130-$5,000</td>
</tr>
<tr>
<td>Treatment within 72 hours</td>
<td>$100-$300</td>
<td>$130-$400</td>
</tr>
<tr>
<td>COMA</td>
<td>$100-$500</td>
<td>$130-$600</td>
</tr>
<tr>
<td>Of at least seven days</td>
<td>$50-$800</td>
<td>$70-$1,000</td>
</tr>
<tr>
<td>DISLOCATION/FRACTURE</td>
<td>$25,000-$50,000</td>
<td>$25,000-$50,000</td>
</tr>
<tr>
<td>EMERGENCY DENTAL INJURY</td>
<td>$25,000-$50,000</td>
<td>$25,000-$50,000</td>
</tr>
<tr>
<td>Specific Conditions</td>
<td>$25,000-$50,000</td>
<td>$25,000-$50,000</td>
</tr>
<tr>
<td>EYE INJURY</td>
<td>$25,000-$50,000</td>
<td>$25,000-$50,000</td>
</tr>
<tr>
<td>LACERATIONS</td>
<td>$25,000-$50,000</td>
<td>$25,000-$50,000</td>
</tr>
<tr>
<td>Repaired within 72 hours</td>
<td>$25,000-$50,000</td>
<td>$25,000-$50,000</td>
</tr>
<tr>
<td>PARALYSIS</td>
<td>$25,000-$50,000</td>
<td>$25,000-$50,000</td>
</tr>
<tr>
<td>For at least 30 days</td>
<td>$25,000-$50,000</td>
<td>$25,000-$50,000</td>
</tr>
</tbody>
</table>

A Hospital Stay benefit will not be paid on the same day as a Rehabilitation Unit benefit, and a Follow-up Treatment benefit will not be paid on the same day as a Physical Therapy benefit.

¹ Initial Hospitalization benefit not available in Massachusetts.
² In Connecticut:
³ Level 1 — $750 for admission to a hospital for at least 24 hours or $1,500 for Intensive Care Unit.

Benefits continued on next page
## Select your benefit option, cont.

<table>
<thead>
<tr>
<th>Recovery Benefits</th>
<th>Level 1</th>
<th>Level 2</th>
</tr>
</thead>
</table>
| **EQUIPMENT, SUCH AS CRUTCHES**  
*Once per accident* | $100 | $125 |
| **FOLLOW-UP TREATMENT**  
*Once per day and six times per accident* | $25/day | $35/day |
| **PHYSICAL THERAPY**  
*10 days per treatment, within six months* | $25/day | $35/day |
| **PROSTHESIS**  
*Once per accident* | $500 | $750 |
| **REHABILITATION UNIT**  
*60 days per calendar year* | $100/day | $150/day |

<table>
<thead>
<tr>
<th>Transportation</th>
<th>Level 1</th>
<th>Level 2</th>
</tr>
</thead>
</table>
| **AMBULANCE**  
*Within 72 hours of the accident* | | |
| **LODGING**  
*30 days per accident per year* | | |
| **TRANSSPORTATION**  
*In excess of 100 miles* | | |

<table>
<thead>
<tr>
<th>Death</th>
<th>Level 1</th>
<th>Level 2</th>
</tr>
</thead>
</table>
| **ACCIDENTAL DEATH**  
*Within 90 days of the accident* | | |
| **ACCIDENTAL DISMEMBERMENT**  
*Within 90 days of the accident* | | |
Limitations and Exclusions

This is an accident-only insurance plan. It provides limited benefits for specified treatment of accidental injuries. It is not a major medical insurance plan and does not provide benefits for:

- Sickness
- Services provided by a member of your immediate family or your employer
- Services rendered outside the territorial limits of the United States and Canada
- An illness, treatment or medical condition arising out of intentionally self-inflicted injury
- Dental care except for treatment for injury to healthy, natural teeth due to a covered accident
- Injury caused by or resulting from:
  - Attempted suicide or self-inflicted injury by an insured person
  - Injury caused by the insured person’s service in the armed forces or related auxiliaries such as the National Guard or Army Reserve or exposure to acts of war other than terrorism
  - Cosmetic surgery or elective surgery unless medically necessary. For purposes of this exclusion, cosmetic surgery does not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part resulting from a covered accident or sickness, and reconstructive surgery because of a congenital disease or anomaly of a covered dependent child
  - Sporting activity for pay or financial reward, including coaching and officiating
  - The insured person’s operating a taxi or any other livery service for any kind of compensation or profit
  - Injury or sickness caused to an insured person as a result of his/her participating in a felony
  - Racing a vehicle, including cars, motorcycles and boats
  - The insured person’s being under the influence of alcohol or drugs, unless the drugs were taken as instructed by a physician
  - Participating in aviation activities other than as a fare-paying passenger on a common carrier

This brochure provides a summary of benefits, limitations and exclusions. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the health benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions. Benefits vary by state.

Coverage is guaranteed renewable provided there is compliance with plan provisions, including dependent eligibility requirements.

The Company has the right to change premium rates upon providing appropriate notice.

Accident Fixed-Benefit plans are designed to provide extra benefits in the event of an accident and do not provide comprehensive health (major medical) insurance or satisfy the government’s requirements for minimum essential coverage.

Availability varies by state.

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