



Accident Insurance
Protection that Surrounds You and Your Family

HUMANA[®]
Specialty Benefits

The Flexibility You're Looking for in One Multi-layered Policy

As health care costs continue to rise, the value of supplemental insurance coverage becomes more important. Accident Plus, an Accident Insurance Policy, helps address concerns by offering supplemental coverage for accidents, injuries, ambulance services and accidental death.

Protection goes beyond basic health coverage and helps cover deductibles and other services your standard health care coverage may not provide.

The policy offers the flexibility to vary protection by offering four levels of coverage.

There are no calendar year maximums. Coverage starts at zero with each new accident and benefits pay in addition to any coverage in place

** Accident Plus disability coordinates coverage with any applicable local, state and federal benefits.*

The Center for Disease Control and Prevention confirms that accidents and trips to the hospital are clearly on the rise:

- › During 2005, an estimated 115.3 million visits were made to hospital emergency departments, a 31 percent increase over 1995.
- › About 15.5 percent of patients arrived to the hospital via ambulance.
- › The average total length of a hospital stay was 5.2 days.

Source: Advance Data, June 29, 2007.



Accident Plus Provides Employees with Valuable Primary or Optional Benefits

Accident Plus is both reimbursement and indemnity insurance – expense reimbursements paid are for actual charges or up to the maximum amount stipulated per selection. Accident Plus pays regardless of other coverage.

Imbedded Benefits

- › **Accident Medical Expense** – Pays actual charges for physician's treatment or other emergency room treatment. Pays up to the policy amount, less a \$50 deductible for emergency room visits.
- › **Ambulance Benefit** – Pays actual charges, up to policy amount, for ground ambulance service within a 100 mile radius and emergency air transportation.
- › **Hospital Confinement** – Provides 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.
- › **Accidental Death and Dismemberment** – Provides a death benefit, as much as \$20,000, as a result of an accidental death. A percentage of the benefit is paid for dismemberment or loss of sight due to an accidental injury.

Optional Benefits/Riders

Choose to make some or all of these optional benefits/riders available to employees to further enhance their coverage.

- › **Accident Total Disability*** – Pays the insured a monthly benefit of up to \$100 per unit (up to 10 units), if total disability occurs within 30 days of a covered accidental injury.
- › **Hospital Intensive Care** – Provides coverage for intensive care costs due to a covered accidental injury. Benefits are paid up to \$150, per day/per unit – up to four units.
- › **Bone Fracture and Dislocation** – Pays a benefit for a single covered bone fracture or a covered dislocated joint.
- › **24-Hour Coverage** – Provides both on-and off-the-job coverage for base benefits and any attached benefits.



Accident Plus Helps Attract Employees and Reduces Administration Coordination

- › By supplementing existing coverage, Accident Plus can help you attract and retain the best employees.
- › Accident Plus can expand your benefits and bolster employee morale with no direct costs to you.
- › Employees feel comfortable selecting voluntary benefits that have been given the seal of approval by their organization.
- › Accident Plus simplifies life through the ease of payroll deduction. This translates to less administration for you and fewer payments to make for your employees.

And finally, you'll have the peace of mind of dealing with a national leader in worksite insurance. Humana knows the key to long term success is service – to our producers, to employers like you, and most importantly, to our ultimate customers – your employees.

Do your employees and your bottom line a favor. Call your Humana Specialty Benefits representative now and receive all of the facts about this innovative product.

Here is an example of how Accident Plus benefits can work for employees in the event of an accident.

Fred Jones purchased an Accident Plus Policy at Option Level 4, with an optional Hospital Intensive Care Benefit/Rider (two units of coverage). When injured in a serious car accident, Mr. Jones was transported by air to the hospital for which he received the \$1,000 Ambulance Benefit Reimbursement (pays actual charges up to \$1,000). At the hospital, his primary medical coverage was an 80/20 plan, so he used the \$2,000 Accident Medical Expense Benefit to help offset his 20%.

Mr. Jones was in ICU for 10 days and was paid \$150 (times two units of coverage) or \$300 per day. Following his ICU treatment, he remained in the hospital for another 20 days; therefore, his Hospital Confinement Benefit resulted in reimbursement of \$6,000 (20 days times \$300 a day). Here is a brief summary of the cash benefit Mr. Jones would receive in benefits from his policy for his car accident.

Ambulance Benefit Reimbursement	\$ 1,000
Accident Medical Expense Benefit	\$ 2,000
Intensive Care Rider (Optional Benefit/Rider)	\$ 3,000
Hospital Confinement Benefit	\$ 6,000

Total amount received by Mr. Jones in addition to his existing coverage: \$ 12,000

Should Mr. Jones be injured in another accident a few months later, he would be eligible to use these same benefits again.

There are no calendar year maximums!

Summary Plan Description – Base Policy Coverages

Coverage is available to the insured, spouse and child(ren). Four coverage benefit levels are available.

Benefit	Level 1 Maximum	Level 2 Maximum	Level 3 Maximum	Level 4 Maximum
Accident Medical Expense Benefit Maximum per Accident	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000
Ambulance Benefit (ground or air) Maximum per Accident	\$ 250	\$ 500	\$ 750	\$ 1,000
Hospital Confinement Benefit Per day, 30 day max, per Accident	\$ 75	\$ 150	\$ 225	\$ 300
AD&D and Loss of Sight Benefit	\$ 5,000	\$10,000	\$15,000	\$20,000



Group Accident Plus is Kanawha Insurance Company Policy Form 7006 1/04 or Form 8006 11/04 and Individual Accident Plus is Policy Form 60830 9/03. These policies and any optional benefits/riders contain limitations and exclusions. Optional benefits/riders and features are not available in all states and may vary by state. The benefits/riders offered are supplemental and not intended to cover all medical expenses.