

Solutions for Accident Insurance

Industry-Leading Voluntary Benefits Coverage and Services

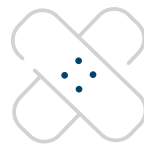
No matter how carefully a person lives their life, accidents are bound to happen. From minor sprains and strains to more catastrophic injuries, accidents are a fact of life.



Every **10** minutes, more than **750** Americans suffer an injury severe enough to require medical help¹



During a 12-month period, more than **1 in 8 people** seek medical attention for an injury²



Americans rack up over **130 million** emergency room visits each year³

Accident Insurance is a cost-effective way to manage the out-of-pocket expenses that result from life's unexpected events. Coverage can protect employees and their families from the potential financial impact of an accident by helping to offset costs, such as increasing deductibles and co-payments, which are not paid by a medical insurance carrier.

Covered injuries and accident-related expenses include:

- ▶ Fractures
- ▶ Dislocations
- ▶ Burns
- ▶ Hospitalizations
- ▶ Physical therapy
- ▶ Emergency room treatment
- ▶ Transportation and lodging

We're here to empower results

Contact your local
Voluntary Benefits
& Enrollment Solutions
consultant for
more information.

¹ National Safety Council

² National Safety Council

³ National Hospital Ambulatory Medical Care Survey 2013

Accidents can happen any time, to anyone and when least expected—and they can be costly. Many employees experience gaps in medical coverage and some don't have disability benefits to protect their paychecks for loss of work due to an injury. Even quality medical plans can leave employees with extra expenses to pay. Costs like plan deductibles, and extra costs for out-of-network care can add up fast. Accident Insurance provides a level of financial protection without the high cost of disability coverage when an accident occurs.

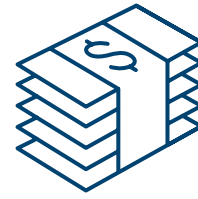
Accidents can't always be prevented, but Accident Insurance can help lessen the financial impact. Should an accident occur, this specialized support means less worry for your employees and their families, so they can focus their attention on healing.

Accident Insurance Plan Features:

- ▶ Guaranteed issue coverage for employee, spouse, and child(ren)
- ▶ No health questions or physical exams required
- ▶ 24-hour coverage (on and off the job)
- ▶ Health Savings Account (HSA) compliant
- ▶ No pre-existing limitation provision
- ▶ Premiums conveniently deducted from employee's paycheck
- ▶ Payments based upon injury and services received
- ▶ Claims paid directly to the employee
- ▶ Supplemental to any medical coverage
- ▶ Coverage is portable—can take the policy with them if they change jobs or retire

Whether you are interested in integrating a new voluntary benefits program into your HR strategy or considering changes to an existing program, Aon offers the necessary resources, expertise, and services to meet your company's needs for a successful voluntary benefits program.

This product description is intended for general informational purposes only and does not amend, alter, or modify the actual terms or conditions of any insurance policy. Please consult your policy for definite terms, conditions and service levels.



On average,
an emergency
room visit
costs **\$1,318.**⁴

⁴ U.S. Department of Health and Human Services, 2010

About Aon

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