

Humana Accident



Accident coverage can protect your whole family

A voluntary accident plan offers coverage for accidents, injuries, ambulance services, and accidental death in addition to your primary medical insurance. It's also available to your spouse and children – a plan that can protect your whole family.

Why do I need accident coverage?

Here are a few facts to consider from the National Center for Health Statistics:

- Nearly 40 percent of self-reported episodes of injury leading to hospitalization occurred during sports or leisure activities, and 44 percent occurred in or around the home
- Where the external cause of nonfatal injuries is specified, falls are the leading cause of inpatient and outpatient care in emergency rooms, outpatient clinics and doctors' offices
- Injuries due to motor vehicle traffic accidents, overexertion and strenuous movements, and striking against or being struck accidentally by objects also make up a large portion of injuries

What does accident coverage do?

Accident insurance provides you with valuable primary benefits as well as any optional benefits selected by your employer. Features include:

- **Accident Medical Expense:** pays actual charges, up to the amount selected, for physician's treatment or other emergency treatment
- **Ambulance Benefit:** pays actual charges, up to policy amount, for ground ambulance service and emergency air transportation in 100-mile radius
- **Hospital Confinement:** pays 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

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- National Center for Health Statistics

Protect your financial security

You'll feel good knowing benefits are paid up to the amount selected for each accident, and is in addition to any other coverage you may have. Coverage starts at "zero" with each new accident. There's no calendar-year maximum.



Contact FOP Benefits at 855-270-7785 with any questions about plans or enrollment.



Humana Accident

Fraternal Order of Police Grand Lodge
(National Fraternal Order of Police)

This policy offers the flexibility to vary coverage by selecting one of two benefit levels. There are no annual maximums. Benefits start all over with each accident, and are paid in addition to any other coverage the member has.

Product base	Group	
Coveragetype	Accident Insurance that provides expense reimbursement for actual charges up to policy maximum. Provides off-the-job coverage for accidental injuries, hospital care, and accidental death benefits. There is no coverage for sickness. Coverage is available to the insured, spouse, and children.	
Benefit & features	Level two	Level three
Accident medical expense Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. Emergency room visits are limited to three per calendar year.	\$1,000	\$2,000
Ground ambulance Pays actual expenses up to the amount selected if injury requires group ambulance transportation. Limit one trip per accident.	\$150	\$300
Air ambulance Pays actual expenses up to the amount selected if injury requires air ambulance transportation. Limit one trip per accident.	\$300	\$600
Hospital indemnity Pays a benefit equal to the amount selected if an injury requires inpatient hospital confinement, including a room charge, which starts within 30 days after the accident. The benefit is limited to 30 days per accident.	\$150	\$300
First hospitalization Pays a benefit once per year per covered person for an accident; must be admitted for at least 24 hours	\$500	\$1,000
Accidental death, dismemberment, and loss of sight (AD&D)	Member benefit amounts listed below. Spouse benefit is 50% and dependent child(ren) benefit is 25% of the member amounts.	
<ul style="list-style-type: none"> Loss of life 	\$50,000	\$75,000
<ul style="list-style-type: none"> Any combination of two or more hands, feet, or eyes 	\$50,000	\$75,000
<ul style="list-style-type: none"> Loss of single hand, foot, or eye 	\$25,000	\$37,500
<ul style="list-style-type: none"> Multiple fingers and/or toes 	\$5,000	\$7,500
<ul style="list-style-type: none"> Single finger or toe 	\$2,500	\$3,750



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Benefit & features (continued)	Level two	Level three
Common carrier accidental death, dismemberment, and loss of sight (death benefit displayed)	\$100,000	\$150,000
Fracture and dislocation benefit Pays a percentage of the benefit selected based upon the fracture or dislocation:	Fractures: <ul style="list-style-type: none"> Hip bone (pelvis) or femur: 100% Vertebra: 75% Skull (depressed or ping-pong fracture): 65% Leg (tibia or fibula): 50% Bones of the foot, ankle, kneecap, hand, wrist, or forearm (radius of ulna): 40% Lower jaw, shoulder blade, collar bone: 35% Upper arm, upper jaw, skull (simple, non-depressed fracture): 25% Facial bones (or nose): 20% Finger, toe, rib, coccyx: 6% 	Dislocations: <ul style="list-style-type: none"> Hip: 100% Knee (does not include dislocation of the patella): 50% Foot (does not include dislocation of the toes), ankle, or shoulder: 35% Hand (does not include dislocation of fingers), lower jaw, wrist, or elbow: 20% Finger, toe: 6%
Total disability premium waiver	If the insured becomes disabled before age 60 and as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability.	
Portability	Prior to age 70, members can take their coverage with them if they leave their employer regardless of whether the master policy remains in effect.	
Choose options to offer to your employees		
On-the-job coverage	Provides coverage for accidental injuries covered by Workers' Compensation or occupational disease law. Expands all base benefits and elected optional benefits to 24-hour coverage.	
Hospital intensive care unit benefit	Pays a daily benefit when a covered person is confined to a hospital intensive care unit as a result of injuries suffered in a covered accident. The benefit is payable for a maximum of 30 days for any one accident. Benefits are paid per day at: Level two: \$300 Level three: \$600	
Family member travel / lodging benefit	\$200 per day for up to 30 days for lodging of a family member due to travel for an insured's covered accident, payable up to three trips per year. 100 miles from residence. Expenses include: mileage of personal car; fares of common carrier; meals; and lodging. Does not cover expenses of air or ground ambulance.	
Loss of work	Provides waiver of premium to employees due to authorized strike, lockout, layoff, or job elimination. 30-day elimination period. Maximum benefit period is six months per occurrence; lifetime benefit maximum of 12 months.	



Plan provisions

Eligibility

- Member issue ages 18-70
- member actively at work full-time, benefit eligible members working at least 20 hours per week.
- Spouse issue ages 18-70; ineligible if member is denied
- Child issue ages 0-25; ineligible if member is denied.

Termination age

Age 70 unless actively at work, then on last day of active employment.

Humana Accident 2012 rates

Displaying monthly ACH deductions based on monthly premium calculation including \$300.00 Hospital Intensive Care and Family Member Travel Benefit. Coverage is offered on a GI basis and no medical questions are required.

Benefit:	Level Two Benefit			
AGE	MEMBER	MEMBER & SPOUSE	MEMBER & CHILDREN	FAMILY
18-70	\$16.39	\$23.13	\$30.32	\$42.36

Humana Accident 2012 rates

Displaying monthly ACH deductions based on monthly premium calculation including \$600.00 Hospital Intensive Care and Family Member Travel Benefit.

Benefit:	Level Three Benefit			
AGE	MEMBER	MEMBER & SPOUSE	MEMBER & CHILDREN	FAMILY
18-70	\$27.08	\$41.88	\$54.99	\$77.69

Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at Disclosure.Humana.com. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS

Policy: 8016

Insured by Kanawha Insurance Company, a Humana company, Humana Insurance of New York, and Humana Insurance Company.



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