

ACCIDENT INSURANCE

Protecting those you go home to



Providing peace of mind for you and your family

- A limited supplemental policy providing Accident insurance
- Guaranteed renewable for life

120 Royall Street, Canton, MA 02021 | 18135 Burke Street - Suite 120, Omaha, NE 68022

Approved for use in: Connecticut

Cash When an Accident Sidelines You

Accidents happen, but your finances don't have to take a hit. If you get hurt, this plan gives you cash that could help with expenses not covered by health insurance, so you can focus on getting better instead of worrying about bills.



Consider this ...

While playing soccer, Sophia slipped and landed on her ankle. What was thought a sprain ended up requiring surgery and walking with the assistance of crutches for three months. The costs for her accident added up quickly – co-payments for the ER visit, crutches, and time away from work for her parent's to attend follow-up appointments. Thankfully Sophia's parents had purchased the Accident plan through Boston Mutual and received \$1,400 to assist with expenses and relieve the financial stress of her accident.

Boston Mutual's Accident plan paid the following benefits:

▶ Emergency Room visit \$350 <i>(with enhanced ER benefit rider)</i>	▶ Closed Fracture \$600
▶ Appliance (crutches) \$100	▶ MRI \$150
▶ Follow-up visit \$50	▶ Physical therapy \$150 <i>(6 visits)</i>

TOTAL: \$1,400

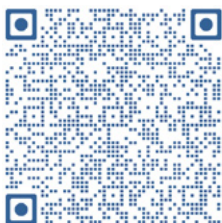
* The above examples are for illustrative purposes only.

ELIGIBILITY AND PREMIUM RATES

- ▶ **ELIGIBILITY** – All people ages 18-70 and working a minimum of 20 hours per week are eligible for participation in the Accident insurance plan; an enrolled person may also insure their spouse (ages 18-70). Children under the age of 26 are also eligible regardless of marital or dependency status.
- ▶ **GUARANTEED RENEWABLE** – Coverage is guaranteed renewable for life as long as premiums are paid.
- ▶ **EFFECTIVE DATE OF COVERAGE** – Coverage becomes effective at 11:59 PM on the date of the signed application.
- ▶ **INCLUDED RIDERS** – All people, spouses and/or children that enroll in the base plan will also be enrolled for the following riders:
 - Enhanced Emergency Room Benefit Rider
 - Enhanced Physician/Urgent Care Treatment Benefit Rider

	PLAN COST			
	Single	Couple	Single Parent	Family
Monthly Cost *	\$17.86	\$28.64	\$41.52	\$52.31

* Monthly cost will vary slightly by state.



For a complete list of benefits scan or click [here](#) to learn more

If you have any questions, please contact:

Steve Martin
 stevemartinct@yahoo.com | 860.989.3050

BOSTON MUTUAL'S ACCIDENT INSURANCE PROVIDES THE FOLLOWING BENEFITS:

- **Ambulance:** Pays the maximum allowable rate established by the Connecticut Department of Health.
- \$100** → **Appliance:** Within 90 days after the covered accident. For mobility and personal locomotion.
- \$300** → **Blood/Plasma/Platelets:** Within 90 days of the covered accident.
- \$750 to \$10,000** → **Burns:** Treated by a physician within 72 hours after the covered accident. Scheduled amount based on degree of burn. Skin grafts are 25% of the burn benefit.
- \$100** → **Concussion:** Diagnosed by a physician within 72 hours after the covered accident.
- \$50 to \$8,000** → **Dislocations (*Separated Joint*):** Based on the type of surgery and joint involved.
- \$50 to \$150** → **Emergency Dental Work:** Based on whether tooth is extracted or crowned.
- \$350** → **Emergency Room Treatment:** Examination and treatment within 72 hours after the covered accident.
- \$200** → **Eye Injury:** Within 90 days of the covered accident.
- \$50** → **Follow-up Physician Treatment:** Within 90 days of the covered accident.
- \$25 to \$10,000** → **Fractures:** Based on the type of surgery and bone involved.
- \$1,000** → **Hospital Admission:** (*\$2,000 if immediately admitted into Intensive Care Unit*) Within six months after the covered accident.
- \$250 per day up to 365 days** → **Hospital Confinement:** Within six months after the covered accident.
- \$500 per day up to 30 days** → **Hospital Intensive Care:** The confinement must begin within 30 days after the covered accident.
- \$100** → **Initial Physician's Office/Urgent Care visit:** Within 60 days after the covered accident.
- \$25 to \$400** → **Lacerations:** Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.
- \$100 per night** → **Lodging:** Up to 30 days per covered accident. Hospital must be more than 100 miles from the insured person's residence.
- \$150** → **Major Diagnostic Exams:** Per calendar year for CT scan, MRI or EEG as the result of a covered accident.
- \$25 per day** → **Physical Therapy:** Maximum of six days. Within six months of covered accident.
- \$500 to \$1,000** → **Prosthetic Device/Artificial Limb:** Within one year of the covered accident.
- \$150 per day** → **Rehabilitation Unit:** When confined in a rehab unit following hospitalization. Up to 30 days.
- \$400** → **Ruptured Disc:** Treated by a physician within 60 days after the covered accident and repaired through surgery within one year after the covered accident.
- \$1,000** → **Surgery (*Abdominal or thoracic*):** Within 72 hours after the covered accident. Benefit is \$100 if exploratory surgery with no repair. Hernia repairs will not be covered.
- \$150, \$600 or \$900** → **Tendon/Ligament/Rotator Cuff:** Must be repaired within 90 days after the covered accident. The benefit is based on the number of repairs needed and repaired through surgery.
- \$750** → **Torn Knee Cartilage:** Treated by a physician within 60 days and repaired through surgery within six months after the covered accident. Benefit is \$150 if exploratory arthroscopic surgery with no repair.
- \$300 per roundtrip** → **Transportation:** Up to three roundtrips per covered accident. For treatment more than 100 miles roundtrip from your home.
- **Accident Ingestion or Consumption of Controlled Drugs:** Pays actual charges up to \$500 per calendar year for covered expenses while other than inpatient in a hospital.

ACCIDENTAL DEATH AND DISMEMBERMENT

Boston Mutual's Accident policy will provide the following benefits for injuries that are the result of a covered accident and cause death or dismemberment.

ACCIDENTAL DEATH BENEFITS:		
<u>COVERED PERSON</u>	<u>COMMON CARRIER</u>	<u>OTHER</u>
Named Insured	\$100,000	\$50,000
Spouse	\$100,000	\$50,000
Child(ren)	\$20,000	\$10,000

The Dismemberment Benefit is paid based on the number of limbs lost and/or the specific limb(s) lost.

- ▶ Loss of Finger, Toe, Hand, Foot or Sight of Eye \$1,500 to \$30,000 (*schedule amount depending on loss*)

CATASTROPHIC ACCIDENT

Boston Mutual can help with catastrophic injuries by providing a benefit for the life-altering loss that results from a covered accident. Catastrophic loss is an injury that within 365 days of the covered accident results in the total and irrecoverable loss of:

- ▶ Both hands or both feet, or one hand or one foot, or both arms or both legs (*or loss of use*), or one arm or one leg (*or loss of use*); or
- ▶ Sight of both eyes; or hearing in both ears; or the ability to speak

The Catastrophic Accident Benefit is payable after a 365 day elimination period and is reduced by 50% beginning on the day that the insured person reaches age 70.

<u>COVERED PERSON</u>	<u>BENEFIT AMOUNT PER LIFETIME</u>
Named Insured	\$100,000
Spouse	\$100,000
Child(ren)	\$50,000

GENERAL INFORMATION

All benefits are subject to limitations as explained in the policy. They are payable once per covered accident and treatment and/or loss must occur within 90 days of the covered accident unless noted otherwise. This brochure provides a general description of the important features of Policy Form WS-ACC 8/08.

This brochure is not the insurance contract and only the actual policy provisions will control. Before purchasing coverage, refer to the Policy or Outline of Coverage for state-specific description of benefit provisions, exclusions and limitations.

Policy Exclusions - what we will not pay for

We will not pay benefits for losses that are caused by or are the result of any Insured Person:

1. practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
2. having any sickness or declining process caused by a sickness, including physical or mental infirmity. We also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by any Injury;
3. intentionally self-inflicted Injury;
4. committing suicide or attempted suicide, while sane or insane;
5. receiving injuries due to an act of declared or undeclared war;
6. actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or any Military Reserve;
7. driving any taxi for wage, compensation, or profit;
8. having Mental or Nervous Disorders;
9. suffering from alcoholism or drug addiction;
10. suffering from a loss caused by the voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by that person's physician or caused by the person being physically or mentally impaired due to being under the influence of alcohol "Being under the influence of alcohol", for purposes of this Policy, means a blood alcohol level of 0.08 or more. The Insured Person's alcohol impairment or voluntary use of any controlled substance must be the cause or contributing cause of his or her loss, irrespective of whether the loss occurred while the Insured Person was driving a motor vehicle or engaged in any other activity; or
11. sustaining a loss to which a contributing cause was the commission of or an attempt to commit a felony.

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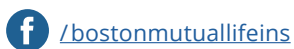


FAMILY MATTERS. NO MATTER WHAT®

ABOUT BOSTON MUTUAL LIFE INSURANCE COMPANY

Founded as a progressive life insurance company in 1891, Boston Mutual Life Insurance Company is a national carrier that provides insurance solutions designed for working Americans and their families, as well as enrollment and billing options at the workplace. With offices based in Canton, Massachusetts, and Omaha, Nebraska, as a mutual company, Boston Mutual Life is dedicated to acting in the best interests of its policyholders, producers, employees, and its communities. For more information, please visit www.bostonmutual.com or contact your Boston Mutual Life representative. Follow the company on Facebook ([/BostonMutualLifeIns](https://www.facebook.com/BostonMutualLifeIns)) or LinkedIn ([/company/boston-mutual-life-insurance](https://www.linkedin.com/company/boston-mutual-life-insurance)).

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