



GROUP ACCIDENT INSURANCE

Product Sheet

An unexpected accident can be expensive. Major medical insurance may only pay a portion of the bills. Many people are left with additional expenses after an accident that they hadn't anticipated, such as co-pays and deductibles. Accident protection from Atlantic American Employee Benefits can help ease the financial impact of the unexpected.

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Falls account for nearly **one-third** of all non-fatal injuries in the U.S.

<https://bit.ly/2T6t4c3>

Product Highlights

- Pays a fixed benefit for a covered accident, injury or treatment received
- Flexible plans at a variety of price points
- Employee and family coverage available
- Available as indemnity or expense-based plan
- Benefits are paid directly to employees, regardless of other health insurance
- No coordination required with existing health benefits
- Covers an extensive range of benefits as a result of a covered accident
- Benefits are portable

Customize Your Plan

- Employer-paid or voluntary
- Choose which benefits to include
- Flexible coverage amounts
- Decide who's eligible
- Self bill or list bill
- 24-hour and off-the-job coverage
- Optional Boosters for extra financial protection

Benefit Overview*

Emergency Care Benefits	Emergency Room Treatment Urgent Care Treatment Initial Physician's Office Treatment Telemedicine	X-ray Major Diagnostic Exam Ambulance – Air Ambulance – Ground or Water Ambulance
Fractures, Dislocations, Lacerations, & Burns Benefits	Fracture Dislocation Partial Dislocation Laceration Requiring Stitches	Puncture Wound Severe Burns Skin Graft
Hospital & Surgery Benefits	Hospital Admission Hospital Confinement ICU Admission ICU Confinement Observation Room Treatment Rehabilitation Unit Admission Rehabilitation Unit Confinement Post Confinement Recovery Inpatient Surgery	General Anesthesia Outpatient Surgery Exploratory Surgery Epidural / Pain Management Blood / Plasma / Platelets IV Infusion Therapy Non-Local Transportation & Family Member Lodging
Head Injury Benefits	Brain – Concussion – Severe Traumatic Brain Injury (TBI)	Emergency Dental, Hearing, & Vision Treatment – Emergency Dental Extraction – Emergency Crown – Emergency Dentures or Implants – Ear Injury – Eye Injury
Follow-Up Care Benefits	Appliance – Wheelchair or Motorized Scooter – Walker or Walking Boot Prosthesis Prescription Drugs Physical Therapy Physician's Office Follow-up Treatment	Chiropractic Treatment Acupuncture Treatment Mental Health Professional Visit Post-Traumatic Stress Disorder Auto & Home Modification
Accidental Death & Dismemberment Benefits	Accidental Death Common Carrier Accidental Death Dismemberment	Coma Paralysis
Other Accident Coverage	Accident Medical Expense Benefit	

*Benefits may vary by state.

Atlantic American Employee Benefits' sole focus is voluntary benefits. We distinguish ourselves in the benefit space by having a portfolio of all guaranteed issue (GI) products with flexible plan designs and offering a higher level of service. The key to our success is providing best-in-class solutions for billing, claims and enrollment challenges.

Boosters & Additional Benefits*

Health Systems Benefits Booster

Organized Sports Benefit Booster

Accident Screening

Accident First Occurrence

Family Care

Gunshot Wound

Occupational Hazard

Continuance of Coverage During Strike or Layoff

*Benefits may vary by state.



On average,
**more than
45,000** people
visit U.S. hospital

emergency rooms for treatment of
injuries on July 4 and 5—
nearly 91,000 in total, by far the
highest daily numbers in the
entire year.

<https://pewrsr.ch/2Tm4djh>

The Group Accident plan is an accident policy only and does not pay benefits for losses from any other cause, including sickness. It is also not a Workers' Compensation policy nor a replacement for Workers' Compensation Insurance.

Group Accident policy form series GACP21AAEB underwritten by Bankers Fidelity Life Insurance Company®. **This is not Workers' Compensation insurance nor a replacement for Workers' Compensation insurance.** Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.



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