GROUP ACCIDENT INSURANCE

PRODUCT GUIDE

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.







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

Benefits may vary by state.







GROUP ACCIDENT INSURANCE

Benefits

Emergency Care Emergency Room Treatment X-ray Urgent Care Treatment **Benefits** Major Diagnostic Exam Initial Physician's Office Treatment Ambulance Telemedicine - Air Ambulance - Ground or Water Ambulance Puncture Wound Fractures, Fracture Dislocations, Dislocation Severe Burns **Lacerations & Burns** Partial Dislocation Skin Graft **Benefits** Laceration Requiring Stitches **Hospital & Surgery** Hospital Admission General Anesthesia **Benefits** Hospital Confinement Outpatient Surgery ICU Admission **Exploratory Surgery** ICU Confinement Epidural / Pain Management Observation Room Treatment Blood / Plasma / Platelets Rehabilitation Unit Admission IV Infusion Therapy Rehabilitation Unit Confinement Non-Local Transportation & Family Member Lodging Post Confinement Recovery Inpatient Surgery **Head Injury** Brain Emergency Dental, Hearing & Vision Treatment - Emergency Dental Extraction **Benefits** - Concussion - Severe Traumatic Brain Injury (TBI) - Emergency Crown - Emergency Dentures or Implants - Ear Injury - Eye Injury Follow-Up Care **Appliance** Chiropractic Treatment

Benefits

- Wheelchair or Motorized Scooter

- Walker or Walking Boot

Prosthesis

Prescription Drugs Physical Therapy

Physician's Office Follow-up Treatment

Accidental Death & Dismemberment

Benefits

Accidental Death

Common Carrier Accidental Death

Dismemberment

Other Accident Coverage

Accident Medical Expense Benefit

Benefits may vary by state.

Acupuncture Treatment

Auto & Home Modification

Coma

Paralysis

Mental Health Professional Visit Post-Traumatic Stress Disorder

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GROUP ACCIDENT INSURANCE

Boosters & Miscellaneous 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

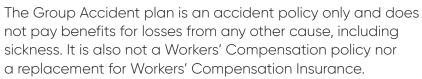
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On average, more than 45,000 people visit U.S. hospital emergency rooms for treatment of injuries on July 4 and 5—nearly 91,000 in total, by far the highest daily numbers in the entire year.

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