

# 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.

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

**1/3**

<https://injuryfacts.nsc.org/all-injuries/deaths-by-demographics/top-10-preventable-injuries/>

### 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.



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## Benefits

<b>Emergency Care Benefits</b>	Emergency Room Treatment Urgent Care Treatment Initial Physician's Office Treatment Telemedicine	X-ray Major Diagnostic Exam Ambulance – Air Ambulance – Ground or Water Ambulance
<b>Fractures, Dislocations, Lacerations &amp; Burns Benefits</b>	Fracture Dislocation Partial Dislocation Laceration Requiring Stitches	Puncture Wound Severe Burns Skin Graft
<b>Hospital &amp; Surgery Benefits</b>	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
<b>Head Injury Benefits</b>	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
<b>Follow-Up Care Benefits</b>	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
<b>Accidental Death &amp; Dismemberment Benefits</b>	Accidental Death Common Carrier Accidental Death Dismemberment	Coma Paralysis
<b>Other Accident Coverage</b>	Accident Medical Expense Benefit	

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## 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

Benefits may vary by state.

45K

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.

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