

# Accident Coverage ●●●

## If an accident happens, are you protected?

If the unexpected occurs, **protection** means a lot of things, but having **financial resources** can be meaningful during those times. Accident insurance can pay you **cash benefits** when the unforeseen happens.



## Providing peace of mind for you and your family ●●●



### With a Boston Mutual accident plan...

- ✓ **Cash benefits** are paid directly to you.
- ✓ **Easy claims** process.
- ✓ **No pre-existing** conditions on the base plan.
- ✓ **Portable** - if you change jobs, you can take your plan with you at the same rate.
- ✓ **Guarantee Issue** with no medical questions.
- ✓ **You can cover** your spouse and children (*under age 26*).

The average deductible on a high deductible health plan is \$2,303 for a single and \$4,779 for a family.<sup>1</sup>

Among people with high deductibles, most (53%) reported having less in savings than the amount of their deductible.<sup>2</sup>

<sup>1</sup> Kaiser Family Foundation. 2020 Employer Health Benefits Survey.

<sup>2</sup> Kaiser Family Foundation. Deductible Relief Day: How Rising Deductibles are affecting People with Employer Coverage. May 15, 2019.

## Did you know? ●●●

- You don't have to be covered on a health plan to participate in Boston Mutual's accident plan.
- It doesn't matter if your accident claim was covered by your medical plan. **Your claim will always be considered** by Boston Mutual for benefit payment.
- Your benefit cash payment will never be reduced by other insurance coverage.
- You could be paid on multiple benefits, per accident.
- Boston Mutual provides quick turn-around claims processing.
- You can use your accident **cash benefits** for anything, such as co-pays and deductibles on your health plan.



**There are over 48.3 million visits or 1 out of every 7 people that seek medical attention for an accidental injury, each year.**

*Injury Facts 2019. By National Safety Council.*

## Protecting you is what we do

**ACCIDENT BENEFITS** - benefits paid directly to you when you have a covered accident that causes a trip to the urgent care or emergency room, stitches, X-rays, broken bones, hospitalization, physical therapy and much more.

**LIFE INSURANCE BENEFITS** - your Boston Mutual accident plan also contains an accidental life insurance benefit for everyone covered under your plan.

**Coverage begins at 11:59 p.m. the date the application is signed.\***

*\* In AK & ND: Coverage begins 12:01 a.m. on the date following the enrollment date.*



**FAMILY MATTERS. NO MATTER WHAT.®**

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