

► **Peace of Mind *and*  
Real Cash Benefits**



**GROUP ACCIDENT INSURANCE**

**AC1<sup>G</sup>**



We've got you under our wing.®

# GROUP ACCIDENT INSURANCE

Policy Series CA7700-MP (CA)

# AC1<sup>G</sup>

## Do you know how much a trip to the emergency room could cost you?

An accident insurance plan provides benefits to help cover the costs associated with unexpected bills. You don't budget for accidents if you're like most people. When a Covered Accident occurs, the last thing on your mind is the charges that may be accumulating while you're at the emergency room, including:

- The ambulance ride
- Use of the emergency room
- Surgery and anesthesia
- Stitches
- Casts
- Wheelchairs
- Crutches
- Bandages

You get the picture. These costs add up—fast. You hope they never happen, but at some point you may take a trip to your local emergency room. If that time comes, wouldn't it be nice to have an insurance plan that pays benefits regardless of any other insurance you have? This group accident plan does just that.



### FEATURES

- 24-hour coverage
- No limit on the number of claims
- Pays regardless of any other insurance plans you may have
- Benefits available for your Spouse and/or Dependent Children
- Benefits for both inpatient and outpatient treatment of Covered Accidents
- Guaranteed issue (No underwriting is required to qualify for coverage.)
- Payroll deduction (Premiums are paid by convenient payroll deduction.)
- Portable coverage (You can continue coverage when you leave employment; see back of brochure for guidelines.)

# 80.1

**MILLION**

People sought medical attention for an injury.\*

\* All Injuries, 2014, Centers for Disease Control and Prevention.

## HOSPITAL BENEFITS

	EMPLOYEE	SPOUSE	CHILD
<b>HOSPITAL ADMISSION</b> We will pay this benefit when an insured is admitted to a hospital and confined as a resident bed patient because of injuries received in a Covered Accident (within six months of the date of the accident). We will pay this benefit once per calendar year, per Covered Accident. We will not pay this benefit for confinement to an observation unit, or for emergency room treatment or outpatient treatment.	\$1,000	\$1,000	\$1,000
<b>HOSPITAL CONFINEMENT (per day)</b> We will provide this benefit on the first day of hospital confinement for up to 365 days per Covered Accident when an insured is confined to a hospital due to a Covered Accident. Hospital confinement must begin within 90 days from the date of the accident.	\$200	\$200	\$200
<b>HOSPITAL INTENSIVE CARE (per day)</b> This benefit is paid up to 30 days per Covered Accident. Benefits are paid in addition to the Hospital Confinement Benefit.	\$400	\$400	\$400
<b>MEDICAL FEES (for each accident)</b> If an insured is injured in a Covered Accident and receives treatment within one year after the accident, we will pay up to the applicable amount for physician charges, emergency room services, supplies, and X-rays. The total amount payable will not exceed the maximum shown per accident. Initial treatment must be received within 60 days after the accident.	\$125	\$125	\$75
<b>PARALYSIS (lasting 90 days or more and diagnosed by a physician within 90 days)</b> Quadriplegia Paraplegia	\$10,000 \$5,000	\$10,000 \$5,000	\$10,000 \$5,000

## ACCIDENTAL-DEATH AND -DISMEMBERMENT (within 90 days)

	EMPLOYEE	SPOUSE	CHILD
<b>ACCIDENTAL-DEATH</b>	\$50,000	\$10,000	\$5,000
<b>ACCIDENTAL COMMON-CARRIER DEATH (plane, train, boat, or ship)</b>	\$100,000	\$50,000	\$15,000
<b>SINGLE DISMEMBERMENT</b>	\$6,250	\$2,500	\$1,250
<b>DOUBLE DISMEMBERMENT</b>	\$25,000	\$10,000	\$5,000
<b>LOSS OF ONE OR MORE FINGERS OR TOES</b>	\$1,250	\$500	\$250
<b>PARTIAL AMPUTATION OF FINGERS OR TOES (including at least one joint)</b>	\$100	\$100	\$100
If the Accidental Common-Carrier Death Benefit is paid, we will not pay the Accidental-Death Benefit.			
<b>Accidental Injury</b> means bodily injury caused solely by or as the result of a Covered Accident.			
<b>Covered Accident</b> means an accident that occurs on or after the Effective Date, while the certificate is in force, and that is not specifically excluded.			

## MAJOR INJURIES (diagnosis and treatment within 90 days)

	EMPLOYEE	SPOUSE//CHILD	
<b>FRACTURES (closed reduction):</b>			
Hip/Thigh	\$4,500	\$4,000	• Open reduction is paid at 150% of closed reduction.
Vertebrae (except processes)	\$4,050	\$3,600	
Pelvis	\$3,600	\$3,200	
Skull (depressed)	\$3,375	\$3,000	• Multiple fractures and dislocations are paid at 150% of the benefit amount for open or closed reduction.
Leg	\$2,700	\$2,400	
Forearm/Hand/Wrist	\$2,250	\$2,000	
Foot/Ankle/Knee Cap	\$2,250	\$2,000	
Shoulder Blade/Collar Bone	\$1,800	\$1,600	
Lower Jaw (mandible)	\$1,800	\$1,600	• Chip fractures are paid at 10% of the fracture benefit.
Skull (simple)	\$1,575	\$1,400	
Upper Arm/Upper Jaw	\$1,575	\$1,400	
Facial Bones (except teeth)	\$1,350	\$1,200	• Partial dislocations are paid at 25% of the dislocation benefit.
Vertebral Processes	\$900	\$800	
Coccyx/Rib/Finger/Toe	\$360	\$320	
<b>DISLOCATIONS (closed reduction):</b>			
Hip	\$3,600	\$2,700	• Partial dislocations are paid at 25% of the dislocation benefit.
Knee (not knee cap)	\$2,600	\$1,950	
Shoulder	\$2,000	\$1,500	
Foot/Ankle	\$1,600	\$1,200	
Hand	\$1,400	\$1,050	
Lower Jaw	\$1,200	\$900	
Wrist	\$1,000	\$750	
Elbow	\$800	\$600	
Finger/Toe	\$320	\$240	

## SPECIFIC INJURIES

EMPLOYEE//SPOUSE//CHILD		EMPLOYEE//SPOUSE//CHILD	
<b>RUPTURED DISC</b> (treatment within 60 days; surgical repair within one year)		<b>EMERGENCY DENTAL WORK (per accident)</b>	
Injury occurring during first certificate year	\$100	Repaired with crown	\$150
Injury occurring after first certificate year	\$400	Resulting in extraction	\$50
<b>TENDONS/LIGAMENTS</b> (within 60 days; surgical repair within 90 days). If the insured fractures a bone or dislocates a joint, the amount paid will be based on the number (single or multiple) of tendons or ligaments repaired. We will only pay one benefit.		<b>BURNS (treatment within 72 hours and based on percent of body surface burned):</b>	
	\$400 (Single) \$600 (Multiple)	<b>Second-Degree Burns</b>	
		Less than 10%	\$100
		At least 10%, but less than 25%	\$200
		At least 25%, but less than 35%	\$500
		35% or more	\$1,000
<b>TORN KNEE CARTILAGE</b> (treatment within 60 days; surgical repair within one year)		<b>Third-Degree Burns</b>	
Injury occurring during first certificate year	\$100	Less than 10%	\$500
Injury occurring after first certificate year	\$400	At least 10%, but less than 25%	\$3,000
		At least 25%, but less than 35%	\$7,000
		35% or more	\$10,000
<b>EYE INJURIES</b>		<b>First-degree burns are not covered.</b>	
Treatment and surgical repair within 90 days	\$250	<b>LACERATIONS (treatment and repair within 72 hours):</b>	
Removal of foreign body	\$50	Under 2" long	\$50
		2" to 6" long	\$200
		Over 6" long	\$400
		Lacerations not requiring stitches	\$25
<b>CONCUSSION</b> (a head injury resulting in electroencephalogram abnormality)		Multiple Lacerations: We will pay for the largest single laceration requiring stitches.	
	\$200		
<b>COMA (lasting 30 days or more)</b>			
	\$10,000		

## ADDITIONAL BENEFITS

	EMPLOYEE//SPOUSE//CHILD
<b>AMBULANCE</b>	\$100
<b>AIR AMBULANCE</b> If an insured requires transportation to a hospital by a professional ambulance or air ambulance service within 90 days after a Covered Accident, we will pay the amount shown.	\$500
<b>BLOOD/PLASMA</b> If the insured receives blood or plasma within 90 days following a Covered Accident, we will pay the amount shown.	\$100
<b>APPLIANCES</b> We will pay this benefit when an insured is advised by a physician to use a medical appliance due to injuries received in a Covered Accident. Benefits are payable for crutches, wheelchairs, leg braces, back braces, and walkers.	\$100
<b>INTERNAL INJURIES</b> (resulting in open abdominal or thoracic surgery)	\$1,000
<b>ACCIDENT FOLLOW-UP TREATMENT</b> We will pay this benefit for up to six treatments per Covered Accident, per insured for follow-up treatment. The insured must have received initial treatment within 72 hours of the accident, and the follow-up treatment must begin within 30 days of the Covered Accident or discharge from the hospital. This benefit is not payable for the same visit that the Physical Therapy Benefit is paid.	\$25
<b>EXPLORATORY SURGERY</b> [without repair (i.e., arthroscopy)]	\$250
<b>PROSTHESIS</b> If an insured requires the use of a prosthetic device due to injuries received in a Covered Accident, we will pay this benefit. Hearing aids, wigs, or dental aids, including but not limited to false teeth, are not covered.	\$500
<b>PHYSICAL THERAPY</b> We will pay this benefit for up to six treatments per Covered Accident, per insured for treatment from a physical therapist. The insured must have received initial treatment within 72 hours of the accident, and physical therapy must begin within 30 days of the Covered Accident or discharge from the hospital. Treatment must take place within six months after the accident. This benefit is not payable for the same visit that the Accident Follow-Up Treatment Benefit is paid.	\$25
<b>TRANSPORTATION</b> If hospital treatment or diagnostic study is recommended by the insured's physician and is not available in the insured's city of residence, we will pay the amount shown. Transportation must begin within 90 days from the date of the Covered Accident. The distance to the hospital must be greater than 50 miles from your residence.	\$300 (train/plane) \$150 (bus)
<b>FAMILY LODGING BENEFIT (per night)</b> If an insured is required to travel more than 100 miles from his or her home for inpatient treatment of injuries received in a Covered Accident, we will pay this benefit for an immediate adult family member's lodging. Benefits are payable up to 30 days per accident and only while the insured is confined to the hospital. The treatment must be prescribed by the insured's local physician.	\$100
<b>WELLNESS BENEFIT (per 12-month period)</b> After 12 months of paid premium and while coverage is in force, we will pay this benefit for preventive testing once each 12-month period. Benefits include and are payable for annual physical exams, mammograms, Pap smears, eye examinations, immunizations, flexible sigmoidoscopies, PSA tests, ultrasounds, and blood screenings.	\$60

## LIMITATIONS AND EXCLUSIONS

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

### **WE WILL NOT PAY BENEFITS FOR LOSS, INJURY, OR DEATH CONTRIBUTED TO, CAUSED BY, OR RESULTING FROM:**

- Participating in war or any act of war, declared or not, or participating in the armed forces of or contracting with any country or international authority. We will return the prorated premium for any period not covered when you are in such service.
- Operating, learning to operate, serving as a crew member on, or jumping or falling from any aircraft, including those that are not motor-driven.
- Participating or attempting to participate in an illegal activity or working at an illegal job.
- Committing or attempting to commit suicide, while sane or insane.
- Injuring or attempting to injure yourself intentionally.
- Having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.
- Traveling more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahamas, the Virgin Islands, Bermuda, and Jamaica, except under the Accidental Common-Carrier Death Benefit.
- Riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.
- Participating in any professional or semiprofessional organized sport.
- Being legally intoxicated or under the influence of any narcotic, unless taken under the direction of a physician.
- Driving any taxi, or intrastate or interstate long-distance vehicle for wage, compensation, or profit.
- Mountaineering using ropes and/or other equipment, parachuting, or hang gliding.
- Having cosmetic surgery or other elective procedures that are not medically necessary, or having dental treatment, except as a result of a covered accident.

A doctor or physician does not include you or a member of your immediate family.

A hospital is not a nursing home, an extended-care facility, a convalescent home, a rest home or a home for the aged, a place for alcoholics or drug addicts, or a mental institution.

### **PRE-EXISTING CONDITION LIMITATION**

We will not pay benefits for a loss that is caused by, that is contributed to, or that results from a Pre-Existing Condition for 12 months after the Effective Date of your certificate and attached riders, as applicable.

**Pre-Existing Condition** means within the 12-month period prior to the Effective Date of a certificate and attached riders, as applicable, those conditions for which medical advice or treatment was received or recommended.

A claim for benefits for loss starting after 12 months from the Effective Date of a certificate and attached riders will not be reduced or denied on the grounds that it is caused by a Pre-Existing Condition.

**Treatment** means consultation, care, or services provided by a physician, including diagnostic measures, and taking prescribed drugs and medicines.

A certificate may have been issued as a replacement for a certificate previously issued under the plan. If so, then the Pre-Existing Condition Limitation provision of the certificate applies only to any increase in benefits over the prior certificate. Any remaining period of the Pre-Existing Condition Limitation of the prior certificate will continue to apply to the prior level of benefits.

**You** and **Your** refer to an employee as defined in the plan.

**Spouse** means the person married to you on the Effective Date of the rider. The rider may only be issued to your Spouse if your Spouse is between ages 18 and 64, inclusive. Coverage on your Spouse terminates when your Spouse attains age 70.

**Dependent Children** means your natural children, step-children, foster children, legally adopted children or children placed for adoption, who are under age 26. Existing children of a registered domestic partner will be covered the same as stepchildren.

Your natural Children born after the Effective Date of this Rider will be covered from the moment of live birth. No notice or additional premium is required.

Coverage on Dependent Children will terminate on the child's 26th birthday. However, if any child is incapable of self-sustaining employment due to mental retardation or physical handicap and is dependent on his parent(s) for support, the above age of twenty-six (26) shall not apply. Proof of such incapacity and dependency must be furnished to the Company within thirty-one (31) days following such 26th birthday.

### **YOU MAY CONTINUE YOUR COVERAGE**

Your coverage may be continued with certain stipulations. See certificate for details.

### **TERMINATION**

Your insurance may terminate when the plan is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force.

### **EFFECTIVE DATE**

The **Effective Date** for an employee is as follows: (1) An employee's insurance will be effective on the date shown on the Certificate Schedule, provided the employee is then actively at work. (2) If an employee is not actively at work on the date coverage would otherwise become effective, the Effective Date of his or her coverage will be the date on which such employee is first thereafter actively at work.

**Warning:** Any person who knowingly and with the intent to injure, defraud, or deceive any Insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Continental American Insurance Company is not aware of whether you receive benefits from Medicare, Medicaid, or a state variation. If you or a dependent are subject to Medicare, Medicaid, or a state variation, any and all benefits under the plan could be assigned. This means that you may not receive any of the benefits outlined in the plan. Please check the coverage in all health insurance plans you already have or may have before you purchase the insurance outlined in this summary to verify the absence of any assignments or liens.**

**Notice to Consumer:** The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage.

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This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of Policy Form Series CA7700-MP(CA).