



# Accident Insurance



## Why **Accident** Insurance?

Accidents can happen, but that shouldn't stop you from living your life to the fullest. Whether your next adventure is traveling to a tropical destination or teaching your child to ride their bike, you can rest a little easier with Wise Accident Insurance.

Our Accident Insurance pays in addition to your major medical insurance and provides benefits for Emergency Care related to a Covered Injury. With Wise Accident Insurance, you are empowered to spend more time planning your next adventure, and a little less time worrying about what might happen if the unexpected occurs.

CONSIDER THE **FACTS:**



## In the next 10 minutes

**Over 1,100 Americans will suffer an injury** severe enough to require consultation with a medical professional.<sup>1</sup>

### Here is a sample of just some of our benefits:

- **Emergency Room Benefit and Urgent Care Benefits:** Don't get caught off guard by an unexpected injury. Our Emergency Room and Urgent Care benefits are available to help cover treatment in the most convenient location for you.
- **Diagnostic Testing Benefit:** Payable for procedures such as an X-ray, Ultrasound, EEG, PET scan, CT scan, or MRI a Covered Person receives for the purpose of diagnosing a covered Injury.
- **Dislocation and Fracture Benefits:** Can provide lump sum payments based on the type and severity of your covered Injury to help you focus on recovery. Benefits increase if dislocations or fractures require Surgery for treatment.
- **Surgical Benefits:** Financial relief to support your active lifestyle when confronted with covered Injuries requiring Surgery. Covered Surgeries include repairs of Rotator Cuff, Tendons and Ligaments, Knee Cartilage, Joints, Hernias and more.
- **Hospital Inpatient Admission and Confinement Benefits:** Payable for each day of a Hospital Confinement of a Covered Person for a covered Injury.





## You decide how and when **benefits** are used.

Our benefits pay directly to you, or whomever you designate, allowing you to use the benefits to cover what your major medical doesn't, such as:



**Copays & other out of pocket medical costs**



**Home mortgage, rent, or utilities**



**Transportation & lodging**



**Childcare**

## You choose the **coverage** that's right for you.

For more information, contact your Benefits Counselor.



**Individual**



**Individual + Spouse**



**Individual + Children**



**Family**

This document provides a very brief description of the features of insurance policies that are underwritten by Madison National Life Insurance Company, Inc. and National Teachers Associates Life Insurance Company. These policies have limitations and exclusions that may affect benefits payable. This document is for illustrative purposes only. Availability from a particular company may vary by product and state, and each policy is subject to its own exclusions and limitations. Benefits and features may vary by product and state.

Additional exclusions and limitations may apply. The Group Policy is renewable at the option of the insurer and may be nonrenewed, terminated, or modified in accordance with the terms of the Group Policy. The insurer has the right to change premium rates. Premiums and benefits may vary by state and with the program selected. The insurer may change premium rates if changes occur to any factors material to the underwriting risk assumed or based upon information

provided by the Policyholder. For complete benefits, exclusions and other details, please refer to the following Certificate of Group Insurance Policy Series GC-ML-A100-Z0 (5/21) and GC-CM-A100-Z0 (5/21) and state specific versions.

**Notice to Consumer:** 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. THIS INSURANCE PROVIDES LIMITED BENEFITS. This is Accident-only insurance and does not provide benefits for sickness. THIS INSURANCE IS NOT INTENDED TO QUALIFY AS THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).

**Source:** <sup>1</sup>injuryfacts.nsc.org, "National Safety Council Injury Facts", 2023



**Horace Mann®**

