

A photograph of two children, a boy and a girl, jumping over a large log in a forest. The boy on the left is wearing a blue beanie, a light-colored sweater, and blue pants. The girl on the right is wearing a blue beanie, a plaid shirt, a black vest, and blue jeans. They are both smiling and have their arms raised. The background is a forest with trees and autumn foliage. A teal banner is overlaid on the top right of the image.

Accident Insurance: Helping Pay for Unplanned Injuries



BlueCross BlueShield of Texas

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148.

Are you financially able to handle an accidental injury?

Experiencing an accidental injury can be overwhelming—and expensive. Accident insurance provides cash for the unexpected costs of an accidental injury. It works alongside your major medical coverage to help pay for out-of-pocket expenses, such as insurance deductibles, copays, treatment and more.

Accident insurance from Blue Cross and Blue Shield of Texas can help provide the financial protection you and your family need if you or a family member suffers an accidental injury.

How do our plans work?

Accident insurance pays a lump sum of money directly to you if you or one of your covered dependents suffers an accidental injury. This benefit is in addition to and independent of any other benefits you may be eligible for. You can use the money as you wish—to help cover your medical plan deductible and coinsurance, pay for uncovered medical treatment, or use it for your regular day-to-day living expenses. You have the freedom to choose how you use it!

Smarter Options Mean Smarter Decisions




We all want to make good choices when we seek medical care. Here are a few ways you can use high-value providers and get the most from your plan.

Why is it sometimes better to seek treatment at an urgent care center?

Many injuries are not life-threatening but still require immediate medical attention. For these types of injuries, an urgent care center can often provide fast, convenient care for less money.

How does our accident insurance encourage smarter treatment options?

Most accident insurance plans pay a lower benefit for treatment at an urgent care center, but our plan is different. We pay the same benefit for both urgent care centers and emergency rooms.

Emergency Room vs. Urgent Care Facility			
(Average Costs*)			
		Emergency Room	Urgent Care Center
	Broken finger	\$180.09	\$121.63
	Broken leg (shin)	\$136.34	\$83.03
	Broken ankle	\$246.17	\$120.52

Average claim amounts are based on Blue Cross and Blue Shield Plans in Illinois, Montana, New Mexico, Oklahoma and Texas PPO claim data for closed fractures with dates of service between 10/1/13 and 9/30/15. Emergency room data is based on revenue code 456, Urgent Care, and excludes visits that result in a hospital admission. Costs will vary based on location and severity of injury. These are average costs that do not represent the final costs. Members should seek care at the location most appropriate for their physical situation.

Hospital-Based
Emergency Room

An emergency care facility that is connected to a hospital. The cost of care is usually more expensive than at an urgent care center but cheaper than at a freestanding emergency room.

Urgent Care Center

A facility that provides easy access to health care for a sickness or injury that is serious but does not pose an immediate threat to someone's life. They are staffed by doctors who can take x-rays, give IVs, and treat minor and moderately severe trauma. The cost of care is usually significantly lower than at a hospital-based emergency room or freestanding emergency room.

Freestanding
Emergency Room

An emergency care facility that is separate and distinct from an urgent care center or a hospital that provides emergency care. The cost of care is usually significantly higher than at an urgent care center and even more expensive than at a hospital-based emergency room.

Ambulatory Surgery
Center (ASC)

Ambulatory surgery centers are health-care facilities that provide same-day, outpatient surgical care, including diagnostic and preventive procedures, to patients who do not require an overnight stay after the procedure. Most ASCs are freestanding facilities that are not associated with a hospital.

Promoting the Right Care
for the Best Price

You want to receive medical care where you feel most comfortable. But receiving high-quality care at a good value is important too. Our accident insurance helps with both!

Why is it better to use an ambulatory surgical center?

For many of the surgical procedures covered under our accident insurance, an ambulatory surgical center can offer the top-quality clinical care that you want at the best value.

Our insurance gives you the freedom to have a covered surgery at any location, but if you seek a covered surgery at an ambulatory surgical center when appropriate, we pay a larger benefit.

Consider ambulatory surgical centers for surgical
procedures such as:

- Repair of tendons and/or ligaments
- Repair of torn rotator cuffs
- Repair of torn knee cartilages
- Repair of ruptured discs

Example:

One day at the playground, Cindi's 9-year-old son, Cody, fell from the monkey bars and hurt his arm. She took her son to an urgent care facility, and an x-ray revealed he had broken his arm. The doctor at the urgent care center put Cody's arm in a cast and told Cindi to follow up with his pediatrician in a week.

Unfortunately, even a relatively small injury can be expensive. Because Cindi had a high-deductible health plan, a lot of the expense of this visit would come out of her own pocket. But here's how her accident insurance helped her with some of those unexpected expenses:

Accident Benefit	Benefit Amount
Urgent care center	\$150
X-ray	\$50
Broken forearm	\$200
Accident follow-up visit	\$50
Total benefit	\$450

Thanks to accident insurance, Cindi was able to get treatment for her son's physical injury without experiencing a financial injury.

Accident insurance helps offset the financial
burden so you can focus on getting better.

Limitations

In addition to the limitations and exclusions listed in the individual benefits, we will not pay any benefit for an Injury resulting from or caused by:

- any disease, illness or infirmity of mind or body, and any medical or surgical treatment thereof;
- any error, mishap or malpractice during a medical, diagnostic or surgical treatment or procedure for any illness;
- cosmetic surgery or other elective procedure that is not medically necessary;
- suicide or attempted suicide, while sane or insane;
- any intentionally self-inflicted injury;
- war, declared or undeclared, whether or not a member of any armed forces;
- travel or flight in any aircraft while a member of the crew, or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft;
- commission of, participation in, or an attempt to commit an assault or felony as defined by state or federal law;
- the covered person being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by a physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence;
- the covered person being intoxicated as defined by the laws of the jurisdiction in which the accident occurred or .08% blood alcohol content if the jurisdiction in which the accident occurred does not define intoxication. Conviction is not necessary for a determination of being intoxicated;
- active participation in a riot. Riot means all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder;
- driving or riding in any vehicle used in a race, speed or endurance test or for acrobatic or stunt driving.

Exclusions

We will not pay any benefits for an accident that occurred while the covered person was operating a motor vehicle and was either:

- under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by a physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; or
- intoxicated as defined by the laws of the jurisdiction in which the accident occurred or .08% blood alcohol content if such jurisdiction does not define intoxication. Conviction is not necessary for a determination of being intoxicated.

For employee use only. For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

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