

Accident Insurance

Being financially prepared is no accident

WHAT YOU GET

- + Up to \$150,000 cash for an accidental death
- + Up to \$40,000 cash for accident-related injuries
- + Cash for common injuries and treatments
- + Cash to use as needed - treatment, bills, child care, etc.
- + \$60 annually for preventive tests or routine exams

Visit us at [mosaicgroup.com](https://www.mosaicgroup.com)

This product is underwritten by USABLE Life



Accident insurance covers more than you might think

HOW IT WORKS FOR YOU

In addition to providing coverage for catastrophic injury and accidental death, the USABLE Accident policy offered by Mosaic Group also pays cash for more commonly incurred injuries, for example a sports-related concussion or torn ligament.

And while health insurance covers most accident-related medical expenses, it simply wasn't designed to cover lost income due to an accident or out-of-pocket expenses such as transportation to and from doctor appointments. Accident insurance complements your health coverage, helping to ensure that your family will be able to meet financial demands during a difficult time.

Affordable coverage

Accident insurance is also more affordable than you might think. In fact, for a little over \$20 a month,¹ you can get up to \$112,500 of coverage. And that money can be used however you wish – for medical expenses or not. You can use it for things like mortgage or credit card payments, household bills, child care, etc. It's entirely up to you.

What is Accident insurance?

It's protection. It's peace of mind. In the event that you have an accident (on the job or off), Accident insurance pays a lump sum of cash – up to \$150,000. Depending on the amount of coverage you want, you can choose from two plans: Basic or Select.

Features and benefits:

- + Cash payments are paid directly to you or your loved ones
- + Benefits are payable regardless of whether you have any other insurance coverage
- + Coverage is also available to eligible family members
- + Your policy is guaranteed renewable for your lifetime²
- + You also get an annual wellness benefit³

Wellness benefit

We want you to stay well, too! That's why this policy pays \$60 per calendar year for common preventive care such as:

- + Annual physical examination
- + Mammogram
- + Pap smear
- + Eye examination
- + Immunization
- + Flexible sigmoidoscopy
- + Prostatic Specific Antigen (PSA) test
- + Ultrasound
- + Blood screening

FOR MORE DETAILS

Contact your Authorized Mosaic Group Agent at 1-888-731-2235 or visit mosaicgroup.com

Benefits for Accident-Related Injury, Treatment and Loss		
	Basic Plan	Select Plan
SERIOUS INJURY AND LOSS		
Accidental death	\$30,000	\$40,000
Accidental death - common carrier (public transit)	\$112,500	\$150,000
Accidental dismemberment	\$1,500-\$30,000	\$2,000-\$40,000
COMMON INJURIES		
Tendons/Ligaments (with surgical repair)	\$450	\$600
Concussion	\$45	\$60
Torn knee cartilage/Ruptured discs/Torn rotator cuff	up to \$465	up to \$620
Lacerations /Fractures	up to \$1,875	up to \$2,500
COMMON TREATMENTS		
Emergency dental work	\$45-\$150	\$60-\$200
Major diagnostic exams (CT scan, MRI)	\$150	\$200
Medical appliances (crutches, wheelchair)	\$105	\$140
Physical therapy	\$30/visit	\$40/visit
FACILITY TREATMENTS		
Emergency room	up to \$105	up to \$140
Hospital admission	\$1,000	\$1,000
Hospital confinement	\$195/day	\$260/day
Follow-up doctor appointments	up to \$30	up to \$40

Ask your agent or go to mosaicgroup.com for a full listing of covered accidents (including dislocations, burns, internal injuries) and ambulatory services as well as benefit rates for children.

Monthly Premiums		
	Basic Plan	Select Plan
Individual	\$20.50	\$25.12
Individual & Spouse	\$27.04	\$33.12
Individual & Children	\$29.08	\$35.60
Two-Parent Family	\$35.62	\$43.60



About Mosaic Group

Mosaic Group is an independent, full-service insurance agency and an authorized agent of Blue Cross and Blue Shield of North Carolina (BCBSNC) – the most trusted health insurer in North Carolina.⁴ Mosaic Group has provided affordable supplemental insurance products to BCBSNC members for over 40 years.

Our partnership with multiple supplemental insurance carriers allows us to offer flexible choices and competitive rates. In addition to Accident insurance, our offerings include Dental, Term Life, Critical Illness and Hospital Confinement insurance. These products provide peace of mind when you need it most.

Authorized agency of:



Mosaic Group offers Dental BlueSM from Blue Cross and Blue Shield of North Carolina.



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Your satisfaction is guaranteed

We're confident you'll be pleased with the coverage you receive. If you are not satisfied with your policy within the first 30 days, we will refund your premium.⁵

- 1 Monthly premium indicated is for an individual Basic Plan.
- 2 The policy is guaranteed renewable during the covered person's lifetime. USABLE Life may change the premium rate, but only if the rate is changed for all policies in the covered person's state.
- 3 Payable once per policy per calendar year. Wellness benefits are payable for tests performed 90 days after the policy effective date.
- 4 BCBSNC Brand Tracking Study; Prophet; March 2013.
- 5 30-day right to examine policy: This Accident insurance policy is a legal contract between the owner and USABLE. Please read it carefully. It is important that you are satisfied with this policy. If you are not satisfied, you may return the policy to USABLE or to your agent within 30 days after you receive it. USABLE will refund all the premiums you have paid. The policy will be deemed void from the policy date.

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