

Accident Insurance: A Benefit of Membership in Alabama Retired State Employees' Association



Accidents happen. Are you prepared for when they do?

Serious injuries can have a devastating impact on individuals and the family members that survive them. That is why accident insurance is an important part of your membership benefits in the Alabama Retired State Employees' Association. These accident benefits can help to provide the critical financial security and resources you may need in the event of a serious injury.

As a member of the Alabama Retired State Employees' Association (except WA residents) you are eligible to receive benefits up to \$4,000.

Accidental Death & Dismemberment Benefits

If, within 365 days of a covered accident, injury results in any one of the losses shown below, the benefit amount shown opposite the loss will be paid. If multiple losses occur, only one benefit amount—the largest—will be paid for all losses due to the same accident.

Covered Loss	Benefit Amount
Life	100% of the Principal Sum
Quadriplegia	
Two or more Members	
Paraplegia	50% of the Principal Sum
Hemiplegia	
One Member	
Thumb and Index Finger of the Same Hand	25% of the Principal Sum

What's Not Covered?

We will not pay benefits for any loss or Injury that is caused by, results from, or is contributed to by:

- ◆ intentionally self-inflicted Injury.
- ◆ suicide or attempted suicide.
- ◆ war or any act of war, whether declared or not.
- ◆ a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- ◆ sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- ◆ piloting or serving as a crewmember in any aircraft (except as provided by the Policy).
- ◆ commission of, or attempt to commit, a felony.
- ◆ riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Additional Plan Benefits

- ◆ Emergency Medical Benefit
- ◆ Emergency Medical Evacuation Benefit
- ◆ Repatriation of Remains Benefits

Travel Assistance Services

In addition to your Accident Insurance you will have 24-hour access to multilingual service centers around the world if you are traveling more than 100 miles from your permanent residence and need access to travel assistance. These services include:

- ◆ Medical Assistance including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- ◆ Personal Assistance including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, medical benefits verification and medical claims assistance.
- ◆ Travel Assistance including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- ◆ Security Assistance including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.



This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Travel assistance services are provided by AXA Assistance USA, Inc. and are not insured benefits. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.

ACE USA is the U.S.-based operating division of the ACE Group of Companies, headed by ACE Ltd. Insurance products and services are provided by ACE Insurance underwriting companies and not by the parent company itself.

ARSEA (ADD N04213336) 10/2014

Cut out the ID card below and carry it with you as a handy Alabama Retired State Employees' Association Travel Services Reference.

<p>For medical referrals, evacuation, repatriation or other services please call:</p> <p>ACE Travel Assistance Program 1-855-327-1414 (Toll-Free) 1-630-694-9764 (Direct Dial) medassist-usa@axa-assistance.us</p> <p>Visit www.acetravelassistance.net for access to global threat assessments and location based intelligence.</p> <p>Username: medassist-usa@axa-assistance.us Password: acea&h</p>	<p style="text-align: center;">ACE TRAVEL ASSISTANCE PROGRAM</p> <p>Organization: Alabama Retired State Employees' Association Policy Number: ADD N04213336 Assistance Provider: AXA Assistance USA, Inc.</p> <p>AXA provides emergency medical and travel services and pre-trip information services. Please call when:</p> <ul style="list-style-type: none"> • You require a referral to a hospital or doctor • You are hospitalized • You need to be evacuated or repatriated • You need to guarantee payment for medical expenses • You experience local communication problems • Your safety is threatened by the sudden occurrence of a political or military event
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