VOLUNTARY BENEFITS AT THE WORKPLACE

Accident Insurance

ILLINOIS MUTUAL®

Accident Insurance

It's not possible to forecast an accident. You simply can't predict if climbing the ladder to change a light bulb will send you to the emergency room or your next drive to the supermarket will leave you injured. But as all families know, **an unexpected accident can throw everyone into a tailspin.** Even though you can't prevent accidents from happening, **you can ensure you are financially prepared when they do.**

When an accident occurs, ambulance transportation, diagnostic exams, surgery and follow-up doctor's visits leave you to pay insurance deductibles, co-payments and out-of-pocket expenses. **Accident Insurance from Illinois Mutual can cover these out-of-pocket expenses by providing you a cash benefit.**

Coverage Options*

24-Hour Coverage provides coverage for accidents that occur both on-the-job and off-the-job, 24 hours a day and 7 days a week.

Off-the-Job Coverage provides coverage for accidents that occur off-the-job only.

Benefits that Work for You

- Affordable premiums to fit your budget
- No medical exams required
- Convenient payroll deduction
- Portable coverage that you own and can continue even if you leave your job.
- Fast claims service
- Guaranteed renewable coverage. Regardless of claims history, your coverage can't be canceled.

*Available on a case basis and selected by employer.

In 2005, the ***average cost per disabling injury was $52,900.***

– National Safety Council

Coverage Eligibility

- **Employees** age 18 to 69 who are actively at work for a minimum of 20 hours per week.
- **Spouses** age 18 to 69 are eligible to apply if they are not disabled.
- **Dependent children** age 14 days to 18 or to age 24 if a full-time student.

Getting the Payments You Need

Illinois Mutual's Accident Insurance provides a benefit paid directly to you if you have an accident that results in emergency care, hospital care or major injuries. Our claims process provides the quick turn-around time you can rely on.

Personal Coverage Plan for

Your Selected Voluntary Accident Insurance Plan

Who will be covered under your plan?

- ☐ Employee Only
- ☐ Employee and Spouse Only
- ☐ Employee and Children Only
- ☐ Employee, Spouse and Children

Coverage option*

- ☐ 24-Hour Coverage
- ☐ Off-the-Job

	Weekly Cost
Selected benefit level* ☐ Economy ☐ Standard ☐ Preferred ☐ Premium	$
Selected optional riders*	
☐ **Off Job Disability Rider** - 6 Month Benefit (employee only)	$
☐ **Off Job Disability Rider** - 12 Month Benefit (employee only)	$
☐ **Sickness Hospital Confinement Rider** ($_____/day) _____$50 _____$100 _____$150 _____$200	$
☐ **Wellness Benefit Rider** ($_____/year) _____$50 _____$100 _____$150 _____$200	$
☐ **Catastrophic Accident Rider** ($100,000 employee, $50,000 spouse, $25,000 child)	$
Total Weekly Premium Amount:	$
Date of First Payroll Deduction**	

*Available on a case basis and selected by employer.
**If coverage applied for is approved by Illinois Mutual

Illinois Mutual, headquartered in Peoria, Illinois, is a premier provider of life insurance, disability insurance and annuity products. Founded in 1910, the Company conducts business in 47 states through more than 17,500 independent agents. Through a conservative, yet progressive financial investment approach, and consistent management of all aspects of the Company, Illinois Mutual has more than $1.2 billion in admitted assets, indicating its financial strength, while AM Best recently reaffirmed Illinois Mutual's A- Excellent rating.

This brochure provides general information regarding Illinois Mutual Accident Insurance. Refer to the policy for a complete description of benefits, limitations and exclusions. Coverage may vary by state.

This Policy does not provide benefits for Injuries resulting from:
(1) War or act of war, whether declared or undeclared;
(2) Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
(3) Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger;
(4) Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;
(5) Participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
(6) Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
(7) Addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
(8) Practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
(9) Having any sickness or declining process caused by a sickness, including physical or mental infirmity. We also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, or disease which is not caused by an injury.

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