



Accident

CHUBB®

Workplace Benefits

For employees of  
**Ruby Tuesday**



Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

**No one plans on getting injured ... but just in case, we've got you covered.**

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Chubb Accident can help.

Chubb Accident pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. And Chubb Accident pays extra benefits for injuries resulting from participating in organized sports. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

**Chubb Accident Benefits always include:**

**First Accident**

Pays you \$100 soon after you report your first claim for covered benefits! If you get injured, we can begin processing your claim right over the phone so you can get cash fast.

**Sports Package**

Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses

**Rehabilitation Package**

We pay cash benefits for Admission, Daily Confinement and Recovery! Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

**Here's How Accident Benefits Work:**

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here's how benefits may stack up:

**The Sports Package increases the total benefit payment by \$1,054.**

|                            |                 |
|----------------------------|-----------------|
| <b>First Accident</b>      | <b>\$ 100</b>   |
| Ambulance                  | \$ 200          |
| ER Visit                   | \$ 125          |
| X-Ray                      | \$ 40           |
| Fracture                   | \$ 3,000        |
| Crutches                   | \$ 100          |
| Physical Therapy           | \$ 500          |
| Follow-up Visits           | \$ 150          |
| Subtotal                   | \$ 4,215        |
| <b>PLUS Sports Package</b> | <b>\$ 1,054</b> |
| <b>Total Payment</b>       | <b>\$ 5,269</b> |

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance or policy for terms and conditions.

## Schedule of Benefits – 24-Hour Coverage

### Platinum & Diamond Plans

| Initial Care  | PLATINUM | DIAMOND |
|---|----------|---------|
| Ambulance   |          |         |
| <i>Ground</i>   | \$200    | \$200   |
| <i>Air</i>  | \$2,000  | \$2,000 |
| Emergency Room  | \$100    | \$125   |
| Initial Doctor's Office Visit   | \$50     | \$50    |
| Urgent Care   | \$75     | \$100   |
| Emergency Dental  |          |         |
| <i>Crown</i>  | \$300    | \$400   |
| <i>Extraction</i>   | \$75     | \$100   |
| Hospital and Rehabilitation   |          |         |
| Hospital Admission  | \$1,000  | \$1,500 |
| ICU Admission   | \$2,000  | \$3,000 |
| Rehabilitation Admission  | \$1,000  | \$1,500 |
| Hospital Confinement<br><i>per day, up to 365 days</i>                                  | \$225    | \$300   |
| ICU Confinement <i>per day, up to 30 days</i>   | \$450    | \$600   |
| Rehabilitation Confinement<br><i>per day, up to 30 days</i>                             | \$135    | \$180   |
| Recovery <i>per day, up to seven days</i>   | \$75     | \$100   |
| Follow-up Care & Treatment  |          |         |
| Abdominal or Thoracic Surgery   | \$1,500  | \$1,500 |
| Appliances  | \$100    | \$100   |
| Blood, Plasma, Platelets  | \$300    | \$300   |
| Chiropractic Care <i>per visit, up to three visits</i>                                  | \$25     | \$25    |
| Concussion  | \$100    | \$100   |
| Follow-up Treatment <i>per visit, up to three visits</i>                                | \$50     | \$50    |
| Lodging <i>for treatment 100 miles or more away; per night, up to 30 nights</i>         | \$125    | \$150   |
| Major Diagnostic Exam (CT, MRI, etc.)   | \$150    | \$200   |
| Organ Loss  | \$2,500  | \$2,500 |
| Outpatient Surgery Facility   | \$25     | \$25    |
| Physical Therapy <i>per visit, up to 10 visits</i>                                      | \$50     | \$50    |
| Prosthetics   | \$1,000  | \$1,500 |
| Tendon, Ligament, or Rotator Cuff Surgery   | \$500    | \$750   |
| Transportation <i>for treatment 100 miles or more away; per trip, up to three trips</i> | \$500    | \$600   |
| X-ray   | \$30     | \$40    |

Benefits may vary by state. Benefits are paid once per accident unless otherwise noted.

| Injuries  | PLATINUM                | DIAMOND      |
|---|-------------------------|--------------|
| Burns   |                         |              |
| <i>Level 1</i>  | \$1,000                 | \$1,000      |
| <i>Level 2</i>  | \$2,000                 | \$2,000      |
| <i>Level 3</i>  | \$10,000                | \$10,000     |
| Skin Graft  | 25% of the burn benefit |              |
| Coma  | \$10,000                | \$12,500     |
| Dislocations  |                         |              |
| <i>Open reduction, up to ...</i>  | \$4,400                 | \$7,200      |
| <i>Closed reduction, up to ...</i>  | \$2,200                 | \$3,600      |
| Eye   | \$250                   | \$300        |
| Fractures   |                         |              |
| <i>Open reduction, up to ...</i>  | \$6,000                 | \$10,500     |
| <i>Closed reduction, up to ...</i>  | \$3,000                 | \$5,250      |
| Herniated Disc  | \$500                   | \$750        |
| Knee Cartilage - Torn   | \$500                   | \$750        |
| Lacerations   | \$30-\$400              | \$30-\$500   |
| Loss of Hands, Feet or Sight  | \$14,000                | \$20,000     |
| Loss of Fingers or Toes   | \$1,500                 | 2,000        |
| Additional Benefits   |                         |              |
| <b>First Accident once per policy</b>   | <b>\$100</b>            | <b>\$100</b> |
| <b>Sports Package Benefits are 25% higher when accident is due to participation in organized sports. Up to \$1,000 per person per year.</b> |                         |              |
| Accidental Death  |                         |              |
| <i>Employee &amp; Spouse</i>  | \$40,000                | \$60,000     |
| <i>Child</i>  | \$8,000                 | \$12,000     |
| Catastrophic Accident   |                         |              |
| <i>Prior to Age 70</i>  |                         |              |
| <i>Employee &amp; Spouse</i>  | \$40,000                | \$60,000     |
| <i>Child</i>  | \$20,000                | \$30,000     |
| <i>On or after Age 70</i>   | 50%                     | 50%          |
| Family Care <i>for each child in a child care center; per day, up to 30 days</i>  | \$25                    | \$25         |
| Wellness <i>per person, once per year 90 days waiting period</i>  | \$25                    | \$50         |
| Monthly Premium   |                         |              |
| Employee  | \$ 3.60                 | \$ 4.84      |
| Employee + Spouse   | \$ 6.20                 | \$ 8.02      |
| Employee + Child(ren)   | \$ 6.50                 | \$ 8.42      |
| Family  | \$ 9.30                 | \$ 11.58     |



You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know Chubb has you covered.

## Features

### Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

### Guaranteed Issue

No medical history is required for coverage to be issued.

### Guaranteed Renewable

Your coverage cannot be cancelled as long as your premiums are paid as due.

### Fully Portable

You can keep your coverage even if you change jobs or retire.

### HSA Compatible

## Initial Eligibility

### Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and up

### Spouse

- Ages 18 and up

### Dependent children/grandchildren

- Ages 0 to 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

## Exclusions & Limitations

This is Accident-Only Insurance. No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.

## Accident Benefits Summary

Name: \_\_\_\_\_

Type of Coverage \_\_\_\_\_

- Employee
- Employee + Spouse
- Employee + Child(ren)
- Family

Payroll Deduction \$ \_\_\_\_\_

This is a supplement to health insurance and is not a substitute for major medical insurance. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

This document is a brief description of Form Nos. C14059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

Chubb. Insured.<sup>SM</sup>

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.