SUPPLEMENTAL INSURANCE

Accident **Plan 101**

What You Need to Know to Stay Protected

PROTECTION F

PRESENTED BY | **THE MCCORMICK AGENCY** | YOUR TRUSTED INSURANCE PARTNER

THE REALITY

Accidents Are More Common Than You Think

The financial impact of unexpected injuries hits millions of American families every year — are you prepared?

1 in 6

Americans Visit the ER Annually

Each year, 1 in 6 Americans seeks emergency room care due to an unintentional injury — that's over 55 million visits. (CDC)

$2,200

Average ER Visit Cost — Before Insurance

The typical emergency room bill runs $2,200 before your health plan processes a single dollar — deductibles and copays still apply after.

$7,500+

Out-of-Pocket for a Broken Leg

Treating a broken leg — including imaging, casting, follow-up visits, and physical therapy — can easily exceed $7,500 in out-of-pocket expenses.

<50%

Of Adults Have 3 Months of Emergency Savings

Less than half of American adults have enough saved to cover 3 months of expenses — meaning a single accident could be financially devastating. (MetLife)

Sources: CDC National Center for Health Statistics · Industry cost averages · MetLife Employee Benefits Survey

What Is **Accident Insurance?**

A safety net that pays ***YOU*** — not your doctor — when accidents happen.

Supplemental Coverage

Works alongside your existing health plan to fill in the gaps — not a replacement, but a powerful complement.

Cash Paid Directly to You

Receive a lump-sum benefit you can spend however you need — bills, groceries, rent, or anything else.

No Waiting Period

Coverage begins on your effective date — no delays, no holding period. You're protected from day one.

Portable Coverage

Your plan goes with you even if you change jobs or retire. It's coverage you own — not tied to your employer.

What Does It Cover?

Accident insurance pays benefits for a wide range of covered injuries and treatments.

INJURIES & CONDITIONS

- **Fractures & Broken Bones**
- **Dislocations**
- **Concussions & Head Injuries**
- **Lacerations & Burns**
- **Eye & Dental Injuries**

MEDICAL SERVICES & CARE

- **Emergency Room Visits**
- **Ambulance Transport**
- **X-rays, MRIs & CT Scans**
- **Physical Therapy**
- **Hospital Admission & Confinement**

Coverage varies by policy. Ask your agent for your specific plan details.

How It Works — Step by Step

• Simple • Fast • Stress-free — Your benefits, delivered directly to you.

Accident Occurs

You or a covered family member is injured in a covered accident.

EVENT

Receive Treatment

Get the medical care you need — any provider, any hospital, anywhere.

CARE

File Your Claim

Submit a simple claim form with your medical documentation — quick and easy.

CLAIM

Cash Paid to You

Receive your benefit check directly — spend it on anything you need, no restrictions.

YOU'RE PAID

Clean claims are typically processed and paid within 10 business days — no delays, no runaround.

How They Work Together

Accident insurance doesn't replace your health plan — it completes it.

Your Health Insurance

Traditional coverage

- Pays providers directly — money never touches your hands
- Subject to deductibles & copays before coverage kicks in
- May leave significant out-of-pocket gaps
- Limited to in-network providers & benefits
- Doesn't cover lost income or everyday living expenses

+

Accident Insurance

Your financial safety net

- Cash paid directly to YOU — spend it your way
- No deductibles to meet — benefits pay from day one
- Fills the gaps your health plan leaves behind
- Use at any provider — in or out of network
- Spend on anything: bills, groceries, rent & more

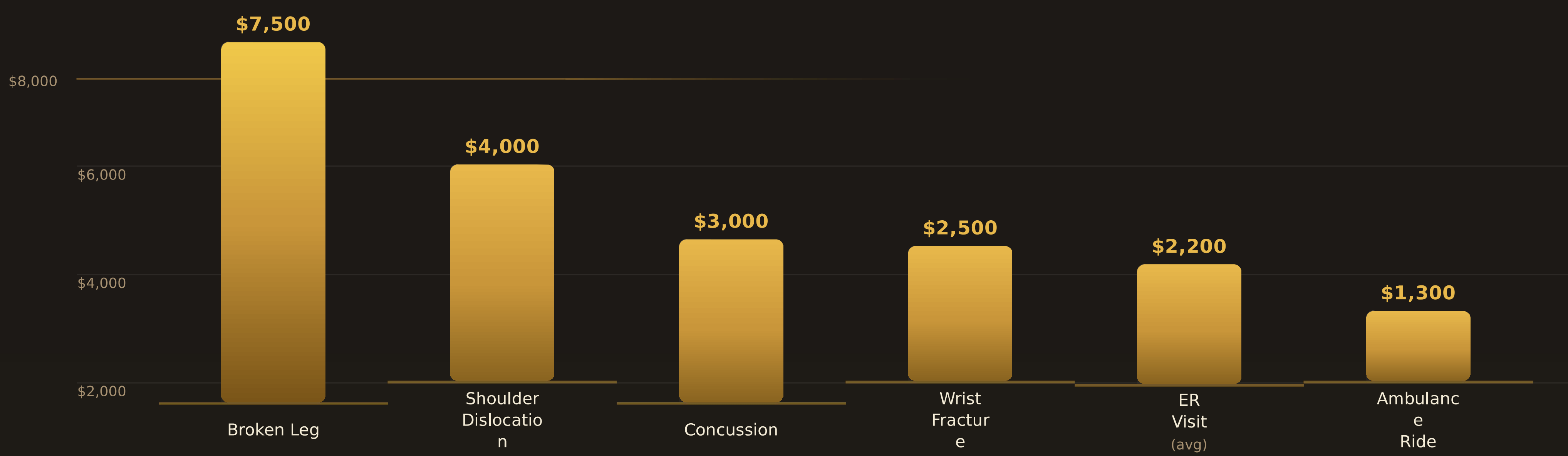
Together, they give you **complete financial protection.**

COST REALITY CHECK

What Could an Accident **Cost You?**

See how quickly out-of-pocket expenses add up.

HIGHEST RISK
$7,500
Broken Leg



Costs are estimates and vary by region and provider. Source: industry averages.

Out-of-Pocket Estimate · Accident Insurance Helps Cover These Gaps

Benefits That Work **for Your Life**

THE MCCORMICK AGENCY

Here's what makes accident insurance a smart addition to your coverage.

Cash in Hand

Benefits are paid directly to you, not to a doctor or hospital. Spend it exactly where you need it most.

No Network Hassles

Visit any provider — no referrals, no network restrictions. You choose your care, on your terms.

Covers the Whole Family

Add your spouse and children for complete household protection. One plan, everyone covered.

Affordable Premiums

Typically **$20–$60/month** for individuals — less than a dinner out. Protection that fits any budget.

Layered Protection

Stack with your health plan, hospital indemnity, or critical illness coverage for a complete safety net.

Accidental Death Benefit

Provides a lump-sum directly to your beneficiary in the event of accidental death — protecting those you love most.

Who Should Consider an Accident Plan?

Almost anyone under 65 can benefit — here are some of the most common situations.

Active Families

Kids in sports, parents on the go — accidents happen at every age. Protect the whole family.

Self-Employed Workers

No paid sick leave or workers' comp? An accident could mean lost income and uncovered bills.

High-Deductible Health Plan Holders

Your HDHP has a high deductible. Accident insurance kicks in immediately to help cover those costs.

Gig Workers & Contractors

Working without a safety net? Accident insurance is affordable protection you control.

Anyone With Limited Savings

If a $2,000 ER bill would strain your budget, this plan is built for you.

A Few Things to **Keep in Mind**

Accident insurance has some exclusions — your agent will walk you through the full details.

MEDICAL & CIRCUMSTANCE EXCLUSIONS

- **Illness or Sickness** Conditions not directly caused by a covered accident are excluded.
- **Pre-Existing Conditions** Coverage for prior conditions varies — check your specific plan.
- **Self-Inflicted Injuries** Intentional harm to oneself is not a covered accident event.
- **War or Military Combat Injuries** Injuries sustained during active war or combat are excluded.

TREATMENT & PROCEDURE EXCLUSIONS

- **Dental (Except Accident-Caused)** Routine dental is excluded — dental injuries from accidents are covered.
- **Elective or Cosmetic Procedures** Voluntary, non-emergency procedures are not accident benefits.
- **Substance-Related Injuries** Injuries linked to alcohol or drug use may be excluded (varies by plan).
- **Non-Covered Treatments or Providers** Certain experimental or unlisted treatments may not qualify.

The good news: Most everyday accidents — broken bones, ER visits, dislocations, lacerations — are fully covered. These exclusions rarely affect typical claims.

Every plan is different. Always review your Summary of Benefits or ask your agent for clarification.

CLIENT ST

"I never thought I'd need it — then my son broke his arm at baseball practice. Our accident plan paid us $1,800 directly. It covered his copay, our gas, and three weeks of my wife missing work to care for him."

— McCormick Agency Client, Texas

Covered Immediately	$1,800 Paid Directly	Family Protected
No waiting. No delays.	Cash to you — not your doctor.	Whole household. Every accident.

Sample Monthly Premiums

Affordable protection for individuals and families — rates shown are illustrative estimates.

ACCIDENT INSURANCE

PLAN TIER	AGES 18-35	AGES 36-49	AGES 50-64
BEST FOR SINGLES	$18/mo	$24/mo	$32/mo
★ MOST POPULAR — MOST POPULAR	$34/mo	$44/mo	$58/mo
BEST VALUE	$46/mo	$60/mo	$78/mo

- No waiting period for accidents
- Covers both spouses equally
- Dependent children included

Disclaimer: Rates are sample estimates only and vary by carrier, state, and health status. Contact your **McCormick Agency** advisor for your personalized quote.

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Don't Wait for an Accident to **Wish You Had the Right Coverage.**

Accident insurance is one of the most affordable ways to safeguard your income and protect your family when the unexpected happens.

- Explore available plan options today
- Receive a free, personalized quote
- Enroll today — coverage begins immediately

Speak with Your McCormick Agency Advisor Today