



THE MCCORMICK AGENCY

CLIENT EDUCATION SERIES

Accident Plans

101

WHAT YOU NEED TO KNOW TO STAY PROTECTED

Protection designed for the unexpected moments in family life.

SUPPLEMENTAL INSURANCE • FAMILY FINANCIAL PROTECTION



Accidents Are More Common Than You Think

Unexpected injuries can create both medical bills and everyday financial stress.

1 in 6

Americans visit the ER annually

Original guide cites an annual emergency-care estimate.

\$2,200

Average ER visit cost

Before insurance; estimated in the source guide.

\$7,500+

Illustrative broken-leg expense

May involve imaging, follow-ups and rehabilitation.

<50%

Three months of savings

Guide highlights the importance of an emergency cushion.



What Is Accident Insurance?

A supplemental cash benefit for certain injuries and covered medical services.

1 Supplemental Coverage

Works alongside your existing health insurance. It does not replace major medical coverage.

2 Cash Paid Directly to You

A qualifying claim can pay set cash amounts that you can use for household or medical needs.

3 Timing & Eligibility

Coverage start dates, waiting periods and claim rules depend on the specific policy.

4 Portable Protection

Many individually owned plans can remain with you if you change jobs or retire.



What Does It Cover?

Many accident plans can provide scheduled benefits for injuries and related care.

INJURIES & CONDITIONS

- + **Fractures and broken bones**
- + **Dislocations**
- + **Concussions and head injuries**
- + **Lacerations and burns**
- + **Accidental eye and dental injuries**

MEDICAL SERVICES & CARE

- + **Emergency room visits**
- + **Ambulance transport**
- + **X-rays, MRIs and CT scans**
- + **Physical therapy**
- + **Hospital admission and confinement**



Simple Steps. Help When It Matters.

From an unexpected injury to a claim benefit.

01 Accident Occurs

A covered injury takes place.

02 Receive Treatment

Seek care at an appropriate provider.

03 File Your Claim

Submit the plan's requested paperwork.

04 Cash Paid to You

After approval, your benefit is sent to you.



Claim requirements and payment times vary by carrier.

How They Work Together

Accident insurance is designed to complement, not replace, your health plan.

YOUR HEALTH PLAN

Health insurance

Pays covered providers and services, subject to deductibles, copays, network and plan rules.

Medical focus

Designed primarily around eligible healthcare services and bills.

Possible exposure

You may still owe cost-sharing and everyday expenses during recovery.

ACCIDENT PLAN

Accident insurance

May pay you a predetermined benefit when a covered accident or service qualifies.

Cash flexibility

Use eligible benefit payments toward medical costs or daily household needs.

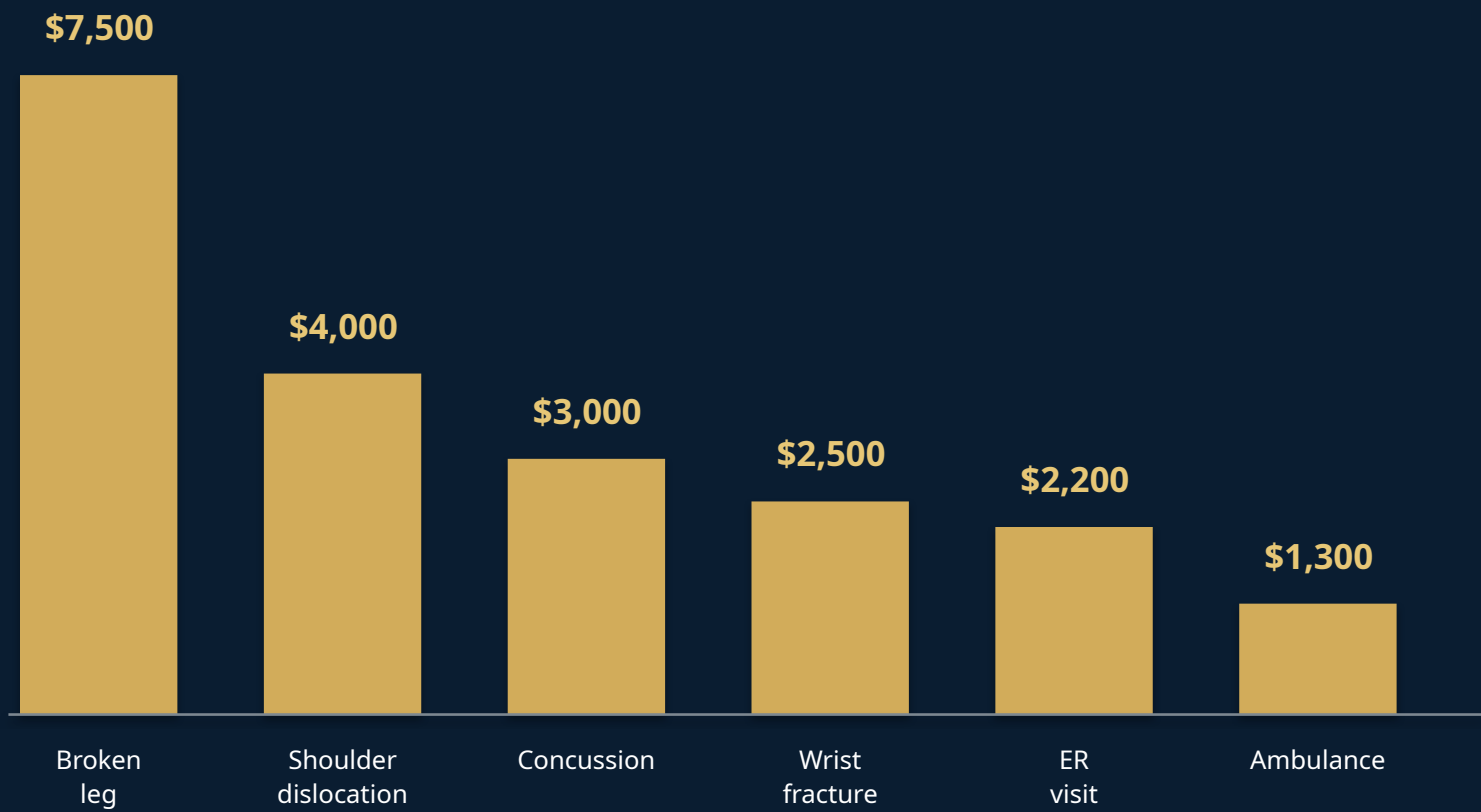
Additional safety net

Can help soften the financial impact of a covered injury.



What Could an Accident Cost You?

These illustrations show how costs can add up - your actual expenses will vary.



Benefits That Work for Your Life

Cash flexibility helps protect the routines that matter most.



Cash in Hand

Qualified benefits are paid to you, not directly to a doctor.



Fewer Network Worries

Benefits may be paid for qualifying care without the same network rules.



Family Protection

Eligible spouses and children may be included in family coverage.



Premium Choices

Compare plan tiers and rates that fit your budget.



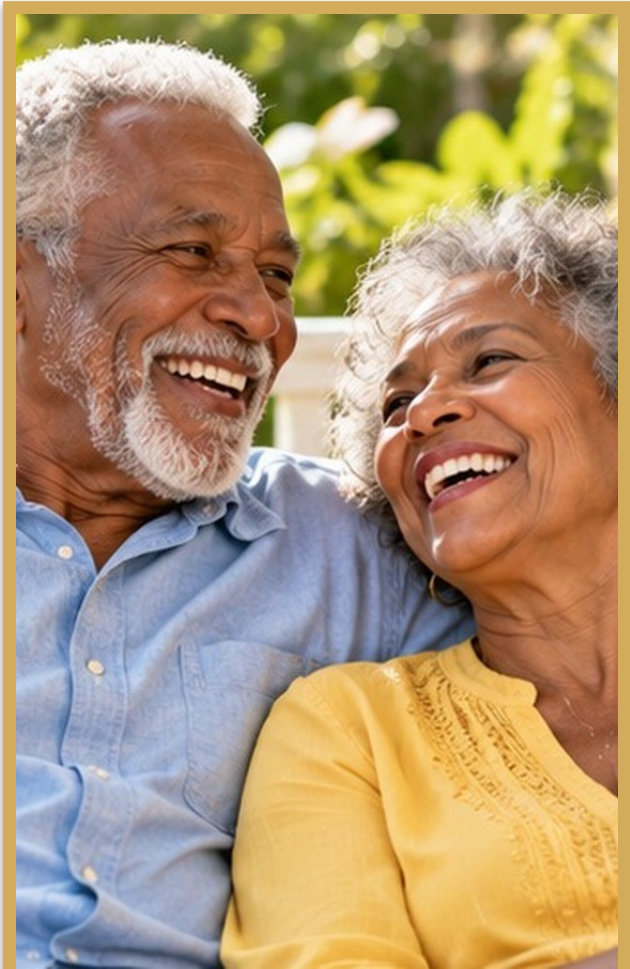
Layered Protection

Can be combined with other types of health and supplemental insurance.



Accidental Death

Some plans include a benefit payable to a named beneficiary.



Who Should Consider an Accident Plan?

A practical conversation for households with unexpected-injury risk.

1

Active Families

Busy households with kids, sports and outdoor activities.

2

Self-Employed Workers

People who may lose income when they cannot work.

3

High-Deductible Plan Members

Households that pay substantial costs before insurance helps.

4

Gig Workers & Contractors

Independent workers seeking additional protection.

5

Families With Limited Savings

People looking for another buffer against surprise expenses.



A Few Things to Keep in Mind

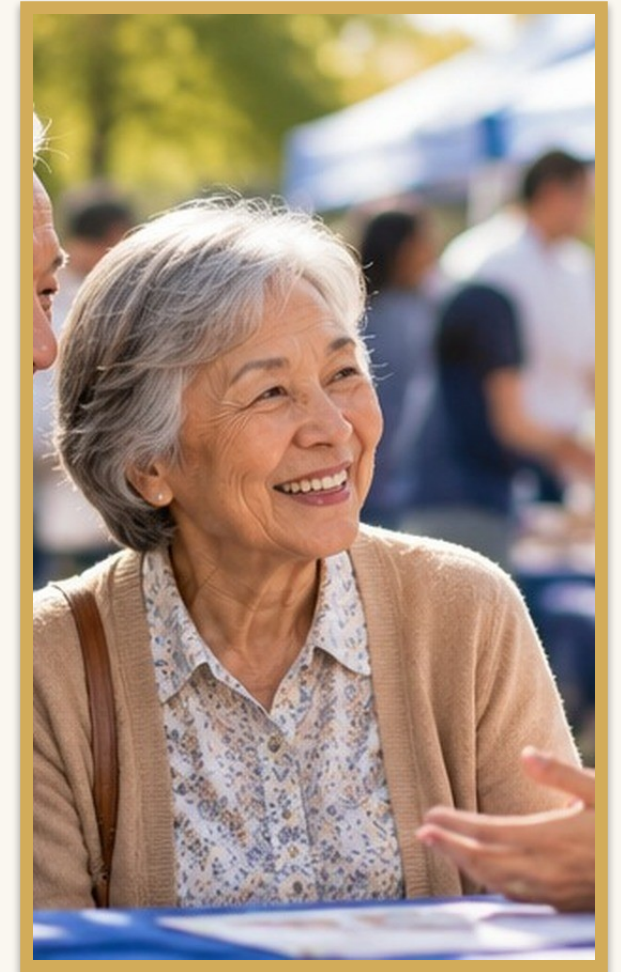
Accident plans have exclusions and limitations. Always review the certificate.

MEDICAL & CIRCUMSTANCE EXCLUSIONS

-  **Illness or sickness**
Non-accidental medical conditions.
-  **Pre-existing conditions**
Some conditions from before coverage may be excluded.
-  **Self-inflicted injuries**
Intentional harm is generally excluded.
-  **War or combat injuries**
Specific military or combat risks may be excluded.

TREATMENT & PROCEDURE EXCLUSIONS

-  **Routine dental work**
Accident-related treatment may be treated differently.
-  **Elective or cosmetic care**
Non-emergency procedures may not qualify.
-  **Substance-related injuries**
Certain circumstances can limit benefits.
-  **Non-covered providers**
Unlisted procedures or providers may be excluded.



One Injury Can Affect the Whole Family

An illustrative example adapted from the supplied guide.

When a child is hurt, parents can face costs far beyond a medical copay.

\$1,800

Illustrative accident-plan cash benefit

A benefit may help with copays, travel and time away from work while a child recovers.



Sample Monthly Premiums

Examples from the supplied guide - not current rates or a personalized quote.

ESSENTIAL Best for singles	FAMILY Most popular	ENHANCED Best value
AGES 18-35 \$18	AGES 18-35 \$34	AGES 18-35 \$46
AGES 36-49 \$24	AGES 36-49 \$44	AGES 36-49 \$60
AGES 50-64 \$32	AGES 50-64 \$58	AGES 50-64 \$78
PER MONTH • ILLUSTRATIVE	PER MONTH • ILLUSTRATIVE	PER MONTH • ILLUSTRATIVE



THE MCCORMICK AGENCY

Your Family. Your Future.

Your peace of mind deserves a plan.

Compare accident protection options and see how cash benefits can fit your needs.

SCHEDULE A FREE COVERAGE REVIEW

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