



Horace Mann®

Accident Insurance Program

Underwritten by: National Teachers Associates Life Insurance Company (NTA Life)
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horacemann.com

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UNCERTAIN ABOUT YOUR NEED FOR ACCIDENT INSURANCE?
CONSIDER THESE FACTS



**In the next
10 minutes,**

847 Americans will suffer an injury
severe enough to require consultation
with a medical professional.

More than 47.2 million visits to hospital emergency departments were due to accidents in 2017.



In 2017, unintentional injuries reached
more than **\$1,034.4 billion** in total costs.



HOME INJURIES

\$314.9 Billion

= a \$384,000 rebate on each
new single-family home built.



PUBLIC INJURIES

\$157.8 Billion

= a \$17.4 million grant to each
public library in the U.S.



WORK INJURIES

\$164.6 Billion

= 54 times the amount of
Amazon's 2017 profits.



VEHICLE CRASHES

\$433.7 Billion

= purchasing 660 gallons of
gasoline for each registered
vehicle in the U.S.

Source: 2017 Data from National Safety Council Injury Facts, 2017 edition Center for Disease Control. U.S. Statistics.

ACCIDENT INSURANCE PROGRAM

TREATMENT BENEFITS

CLASSIC

ELITE

INJURY CARE BENEFITS

Emergency Care Benefit

Maximum 1 visit per Covered Injury & 2 visits per Calendar Year per Covered Person

Emergency Room

Adult

Child(ren)

\$150/visit
\$75/visit

\$225/visit
\$112.⁵⁰/visit

Emergency Care Clinic

Adult

Child(ren)

\$150/visit
\$75/visit

\$225/visit
\$112.⁵⁰/visit

Not payable if the Emergency Care Benefit - Emergency Room is provided for the same Covered Accident

Medical Practitioner

Adult

Child(ren)

\$50/visit
\$25/visit

\$75/visit
\$37.⁵⁰/visit

Not payable if the Emergency Care Benefit - Emergency Room or the Emergency Care Benefit - Emergency Care Clinic is provided for the same Covered Accident

Diagnostic Imaging Benefit

MRI, CT, PET

X-Ray, Ultrasound, Other

Maximum 1 image per Covered Injury & 2 images per Calendar Year per Covered Person

\$400/imaging
\$100/imaging

\$600/imaging
\$150/imaging

HOSPITALIZATION & TRANSPORTATION BENEFITS

Initial Hospital Confinement Benefit

Maximum 1 day per Covered Injury & 1 day per Calendar Year per Covered Person

\$1,800/day

\$2,700/day

Continuing Hospital Confinement Benefit

Maximum 30 days per Covered Injury & 60 days per Calendar Year per Covered Person. Not payable for any Period of Confinement or portion thereof covered by the Initial Hospital Confinement Benefit

\$350/day

\$525/day

Attending Physician Benefit

Payable for any day of Hospital Confinement for which the Initial Hospital Confinement Benefit or the Continuing Hospital Confinement benefit is payable

\$100/day

\$150/day

Intensive Care Unit Confinement Benefit

Maximum 15 days per Covered Accident & 30 days per Calendar Year per Covered Person

\$650/day

\$975/day

THIS IS AN ACCIDENT ONLY POLICY

TREATMENT BENEFITS

CLASSIC

ELITE

Stepdown Care Unit Confinement Benefit

Maximum 15 days per Covered Injury & 30 days per Calendar Year per Covered Person

\$300/day

\$450/day

Ambulance Benefit

Land
Air

Maximum 1 trip per Covered Injury & 2 trips per Calendar Year per Covered Person

\$300/trip
\$1,500/trip

\$450/trip
\$2,250/trip

Alternative Emergency Transportation Benefit

Adult
Child(ren)

Maximum 1 trip per Covered Injury & 2 trips per Calendar Year per Covered Person

\$50/trip
\$25/trip

\$75/trip
\$37.⁵⁰/trip

SURGICAL BENEFITS

Surgery Benefit

Maximum 1 surgery per Covered Person per Covered Injury & 2 surgeries per Calendar Year per Covered Person

Not payable if the Surgery for Certain Internal Injuries Benefit is provided for the same Covered Accident

\$150

\$225

Surgery for Certain Internal Injuries Benefit

Maximum 1 surgery per Covered Person per Covered Injury & 2 surgeries per Calendar Year per Covered Person

\$1,000

\$1,500

Blood, Plasma, and Platelets Benefit

Maximum 1 benefit per Covered Accident & 2 benefits per Calendar Year per Covered Person

\$600

\$900

ACCIDENTAL DEATH BENEFITS

Accidental Death Benefit

Adult
Child(ren)

\$60,000
\$15,000

\$90,000
\$22,500

Common Carrier Accidental Death Benefit

Adult
Child(ren)

\$120,000
\$30,000

\$180,000
\$45,000

Payable in lieu of the Accidental Death Benefit

Insurance Policy Series GRA-3004 (1/15) and Optional Rider Form GR-3014 (1/15) (if selected) and state specific versions. Premium and benefits will vary with the program selected. This brochure is only a summary. See your Policy for details on exclusions and limitations. Capitalized items are defined by your Policy. If the Owner is not satisfied with the policy for any reason, the Owner may return it to the Home Office or to the agent through whom it was purchased within 10 days after it is received. Once returned, premiums and fees will be refunded promptly. This policy is guaranteed renewable for life. If the premiums are paid on time, the Policy will not be canceled. Renewal premiums will be at the premium rates in effect on each Renewal Date. Premium rates may change, but only if they are changed for all policies in the same class.

OPTIONAL ACCIDENT ENHANCEMENT RIDER & DEFINITIONS

TREATMENT BENEFITS

CLASSIC

ELITE

At-Home Recovery Benefit

Payable for any day of Hospital Confinement for which the Initial Hospital Confinement Benefit or the Continuing Hospital Confinement Benefit is payable

\$400/day

\$600/day

Transportation Benefit

1 round trip maximum for Qualified Covered Person Travel and 1 round trip maximum for Qualified Family Travel per Covered Injury

Transportation Benefit - Common Carrier

per round trip

\$1,000

\$1,500

Transportation Benefit - Car

per round trip

\$0.50/mile

\$0.75/mile

Not payable if the Transportation Benefit - Common Carrier is provided for the same Covered Injury for an individual

Family Member Lodging Benefit

Maximum 30 days per Covered Injury & 2 Covered Injuries per Calendar Year

\$150/day

\$225/day

Accident means a sudden, unexpected, and unforeseen event which results in a Covered Person's Injury.

In order for an Accident to be a Covered Accident the Accident must result in payable benefits under the terms, conditions, exclusions, and limitations of the Policy.

Injury means bodily harm that is independent of disease or bodily infirmity. Bodily harm is not independent of disease or bodily infirmity if it is: (1) a recurrence, exacerbation, or aggravation of any bodily harm sustained prior to the Coverage Effective Date; (2) a recurrence, exacerbation, or aggravation of any condition for which diagnosis, treatment, or medical care was received prior to the Coverage Effective Date; or (3) pain of unknown origin.¹

In order for an Injury to be a Covered Injury, it must: (1) be sustained by a Covered Person; (2) be the result of an Accident that occurs while the insurance is in force; and (3) **result in the Covered Person receiving Emergency Care within 72 hours of the Accident.** Covered Injury does not include Injuries resulting from an unknown cause.

Qualified Covered Person Travel means travel by a Covered Person that is: (1) to and from a Hospital more than 100 miles from the Covered Person's home, within the U.S. and possessions or Canada; and (2) for the purpose of care or treatment for the Covered Person's Covered Injury which has been prescribed by a Medical Practitioner.

Qualified Family Travel means travel by a Covered Person's Family Member that is: (1) for the purpose of care or treatment for the Covered Person's Covered Injury which has been prescribed by a Medical Practitioner; and (2) to and from a Hospital more than 100 miles from the Covered Person's home, within the U.S. and possessions or Canada. The Hospital the Covered Person is seeking care or treatment at must also be more than 100 miles from the Family Member's home. When a Family Member is traveling without the company of the Covered Person, the Family Member must be over the age of 18.

¹Not applicable in VA

EXCLUSIONS & LIMITATIONS

No benefits are provided for services or supplies that are not Medically Necessary¹ or are attributable to a recurrence, exacerbation, or aggravation of any bodily harm sustained or any condition suffered by the Covered Person prior to the Coverage Effective Date of the Policy.² This Policy does not provide benefits if the Covered Person's Injury is caused or contributed to by:^{3, 4}

1. Suicide, attempted suicide, or an intentionally self-inflicted injury;³¹
2. Any poison, gas, or fumes voluntarily absorbed, inhaled, or taken; or medical or surgical treatment of these acts;^{5, 6, 7, 8, 34, 38}
3. Injury of a Covered Person resulting from the Covered Person's intoxication^{9, 35, 40} or being under the influence of any intoxicant;^{5, 7, 10, 11, 12, 13, 14, 15, 32, 36}
4. The voluntary use or taking of any^{16, 17} narcotic (unless taken or used as prescribed by a Medical Practitioner);^{5, 12, 34}
5. A Covered Person acting as a pilot or crew member in any aircraft; while a passenger in aircraft operated by the armed forces or used for training, practice, tests, experimental or exhibition or stunt purposes; or while a passenger (other than a fare-paying passenger) in any aircraft;¹⁸
6. Cosmetic surgery, except that "cosmetic surgery" shall not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a Child that has resulted in a functional defect;
7. The Covered Person's commission or attempted commission of a felony; or being engaged in an illegal occupation; or while the Covered Person is incarcerated in a municipal, county, state, or federal correctional facility.¹⁹
8. War or act of war (whether declared or undeclared);^{20, 21} participation in a felony;²² riot or insurrection; services in the armed forces or units auxiliary to it;
9. Engaging in parachuting, hang-gliding, mountaineering, bungee jumping, or similar activities;^{8, 23, 24, 25, 26, 34}
10. Participation in competitive athletic contests²⁷ of any type where compensation or monetary awards are received;^{8, 23}
11. The use of any motor driven vehicle in a race,²⁸ stunt show, or speed test;^{8, 23, 34}
12. Syncope, seizure, or Transient Ischemic Attack (TIA);^{29, 34, 38}
13. Any disease, sickness, infection, or other disorder, unless such condition is a Medical Complication initially treated by a Medical Practitioner within 72 hours³⁹ of the Covered Injury;³³
14. Any bodily infirmity,³⁷ mental infirmity, or psychiatric illness;⁷ or medical or surgical treatment therefor;³³
15. Diseases or conditions resulting from the bite or sting of an insect or spider;^{29, 33, 38}
16. Infestation by any virus, bacteria, or microorganism including food poisoning unless such infestation is a Medical Complication initially treated by a Medical Practitioner within 72 hours³⁹ of the Covered Injury.³³
17. In MN, with regard to the Accidental Death Benefit, Injury of a Covered Person driving or operating a motor vehicle and is determined to have a blood alcohol level exceeding the legal limit as defined by state law.
18. In MN, with regard to the Accidental Death Benefit, a Covered Person's occupation or participation in an organized motor vehicle race, organized stunt show, or organized speed test.

This Policy pays benefits only for loss resulting from a Covered Injury which occurs while this Policy is in force and only up to the maximum limits shown on the Policy Benefits Schedule. If Emergency Care received is due to more than one Covered Injury resulting from the same Accident, benefits will be payable only for the Covered Injury with the greatest covered benefits.

This Policy does not provide benefits for a Covered Injury which occurs while a Covered Person is on active duty status in the armed forces. If we receive notice in advance³⁰ of such active duty, we will refund any premiums paid for any period for which no coverage is provided as a result of this exception.

¹In MT, replace "Medically Necessary" with "medically necessary (as determined by the treating Medical Practitioner)" ²In VA, "or attributable to a recurrence, exacerbation, or aggravation of any bodily harm sustained or any condition suffered by the Covered Person prior to the Coverage Effective Date" is not applicable ³In IL, "Contributed to" not applicable ⁴In TN, "Contributed to" is not applicable to exclusions 3 and 4 ⁵Not applicable in MI ⁶In CA, "poison" and "fumes" is not applicable ⁷Not applicable in OR and PA ⁸Not applicable in VA ⁹In OK, substitute "alcoholism" for "intoxication" ¹⁰In LA, substitute "any intoxicant" with "narcotics (unless taken or used as prescribed by a Medical Practitioner)" ¹¹In OK, substitute "being under the influence of any intoxicant" with "drug addiction" ¹²Not applicable in NV and SC ¹³In GA, unless administered on the advice of a physician ¹⁴In MT, add "unless administered on the advice of a Medical Practitioner" ¹⁵In VA, replace "intoxication or being under the influence of any intoxicant" with "being drunk" ¹⁶In VA, replace "the voluntary use or taking" with "Being under the influence" ¹⁷In LA, substitute "narcotics" for "any narcotic" ¹⁸In VA, "while a passenger in aircraft operated by the armed forces or used for training, practice, tests, experimental or exhibition or stunt purposes; or while a passenger (other than a fare-paying passenger) in any aircraft" is not applicable ¹⁹In CA, NE, NJ, PA, and VA, "or while the Covered Person is incarcerated in a municipal, county, state, or federal correctional facility" is not applicable ²⁰In OK, add "while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer" ²¹In FL and NC, add "(other than terrorism)" before "whether declared or undeclared" ²²In NE, "felony" not applicable ²³Not applicable in IL and OK ²⁴In FL, "or similar activities" is not applicable ²⁵In NE and ND, substitute "or similar activities" with "skydiving, cave exploration, cave diving, cliff diving, scuba diving, mountain or rock climbing, basejumping, motocross, free skiing, heli-skiing, or participation in a rodeo" ²⁶In AK, replace the exclusion with the following: "Engaging in (including practice or training for any of the listed activities) motor sports events, motor sport racing, motocross, rock climbing, ice climbing, mountain climbing, mountaineering, skin diving, scuba diving, hang-gliding, sky diving, parachuting, ultralight flying, soaring, ballooning, BASE jumping, bungee jumping, cave exploration, cave diving, cliff diving, off trail skiing, free skiing, heli-skiing or rodeos;" ²⁷In CA, "professional competitive athletic contests" ²⁸In NE, "an organized race" ²⁹Not applicable in CA ³⁰In TX and VA, "in advance" is not applicable ³¹In MN, replaced with an intentionally self-inflicted injury ³²In MN, exclusion does not apply for the Accidental Death benefit ³³In NC, exclusion does not apply to the Accidental Death Benefit if certain conditions are met ³⁴Not applicable in NJ ³⁵In NJ and PA, "being intoxicated" ³⁶In NJ, add "unless administered on the advice of a Medical Practitioner" ³⁷In NJ, bodily infirmity not applicable ³⁸Not applicable in PA ³⁹In PA, 14 days

