

Safeguard Accident Insurance

Safeguard Accident Insurance plans are available to Med-Sense Guaranteed Association members. These can help members manage:

- Out-of-pocket costs
- Medical bills
- Drug costs
- Co-pays and deductibles



Association Membership



Underwritten by

Federal Insurance Company, a Chubb Company

Billing and Customer Service



Plan Details

Termination Age	Policy does not terminate
Coverage Type	Individual or Family
Waiting Period	None
State Availability	AL, AZ, AR, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KY, LA, MA, ME, MN, MS, MT, NC, ND, NE, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WV, WY
Claims Submission	Mail Claims to: 994 Old Eagle School Rd., Ste. 1005, Wayne, PA 19087 Fax claims to: 1-877-301-8206

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
**Accident Medical Expense Benefits	\$500	\$1,000	\$3,000	\$5,000	\$10,000	\$15,000	\$20,000
Maximum per Accident	\$500	\$1,000	\$3,000	\$5,000	\$10,000	\$15,000	\$20,000
Deductible	\$100	\$100	\$100	\$250	\$250	\$500	\$1000
Initial Treatment Period	90 Days	90 Days	90 Days	90 Days	90 Days	90 Days	90 Days
Benefit Period	52 weeks	52 weeks	52 weeks	52 weeks	52 weeks	52 weeks	52 weeks

Accidental Death and Dismemberment, (Loss of Sight, Speech and Hearing) Benefit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
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The Accident Medical Expense benefit may be primary or excess depending on the insured's state of residence.

***Excess Coverage:** AL, AZ, AR, CO, CT, DC, DE, GA, HI, IL, IA, KY, LA, ME, MA, MS, NE, NV, NM, NC, ND, OR, PA, RI, SC, TN, TX, UT, VA, WV, WI, WY.

***Primary Coverage:** CA, FL, ID, IN, MN, MT, NJ, NY, OH, SD, VT.

If paid on an excess basis - We will determine the Reasonable and Customary Charge for the covered Medical Expense. We will then reduce that amount by amounts already paid or payable by any Other Plan. We will pay the resulting amount less the Deductible. In no event will We pay more than the Maximum Benefit Amount for Accident Medical Expense.

If paid on a primary basis - We will determine the Reasonable and Customary Charge for the covered Medical Expense and pay that amount less the Deductible. In no event will We pay more than the Benefit Amount for Primary Accident Medical Expense.

Limitations & Exclusions

The following exclusions apply to all benefits or Hazards under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits or Hazards. Please read the entire Description of Coverage.

Aircraft Pilot or Crew

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member.

This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.

Disease or Illness

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof.

This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.

Illegal Acts

This insurance does not apply to any Accident, Accidental Bodily Injury, or Loss caused by or resulting from, directly or indirectly, the Insured Person's commission or attempted commission of any illegal act including but not limited to any felony.

Intoxication Exclusion

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.

Narcotic Exclusion

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person being under the influence of

any narcotic or other controlled substance at the time of an Accident. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.

Service in the Armed Forces

This insurance does not apply to any Accident, Accidental Bodily Injury, or Loss caused by or resulting from, directly or indirectly, the Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority.

Suicide or Intentional Injury

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person's suicide, attempted suicide or intentionally self-inflicted injury.

Trade Sanctions

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss, when:

1. The United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property; or
2. There is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury or Loss.

War

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss, caused by or resulting from, directly or indirectly, a declared or undeclared War. Declared or undeclared War does not include acts of Terrorism.



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