

For the Unexpected Expense



Unfortunately, it is a part of life, accidents happen. If you're in one, out-of-pocket expenses can add up quickly. We realize that it takes time and money to recover from an accident. With our Accident Medical Expense coverage, we can help cover some of those extra or unexpected expenses.

There are times when major medical or comprehensive health insurance just doesn't cover everything you wish it would. We provide benefits from injuries occurring in car accidents, falling down your home stairs, or playing a sport with some of your friends. Accident Medical Expense Insurance covers many accidents, and we are here to help.

FEATURE	DETAILS
Coverage	Bodily Injury resulting directly from an accident and independently of all other causes. It does not include an intentional, self-inflicted Injury. Benefits for each accident will be paid for the following treatments, services and supplies: <ol style="list-style-type: none"> 1. Medical, dental or surgical treatment or supplies; and 2. Confinement in a Hospital; and 3. Lab Tests, X-rays and Advanced Studies; and 4. Registered nurses; and 5. Prescription Medications.
Enrollment Period	Open Enrollment or Life Event
Excludes Pre-existing condition	N/A
Benefit Waiting Period	None
Benefits	\$500 to \$10,000 per accident
Maximum Benefit	Payable per accident
Dependent Coverage	Spouse and Children
Deductible	No
Benefit Period	Amount per accident in 52 week period
Availability	Available in most states; policies and coverage may vary by state. Contact your OptiMed Representative for details.