



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

Dearborn Group™



# Accident Insurance

Helping Pay for Unplanned Injuries

# Accident insurance provides cash for the unexpected costs of an accidental injury. It works alongside an employee's major medical coverage to help pay for out-of-pocket expenses.

Accidents are a part of life, and they can be disruptive for employees and employers. While accidental injuries can be painful, they don't have to hurt financially.

Dearborn Group's Accident Insurance works alongside an employee's major medical coverage to help ease the burden of an accidental injury. It provides cash for out-of-pocket expenses, such as insurance deductibles, copays, treatment, transportation and more.

At Dearborn Group (underwritten by Dearborn Life Insurance Company), we believe an accident plan should help employees make better choices about their medical care. Our plans help employees become better health care consumers by pointing them to high value providers. This not only helps your employees, but it helps control your group's health care costs and complements your consumerism efforts.

## Plans designed to meet your protection needs

Dearborn Group's plans offer benefits for treatment and lower costs for you and your employees.

- **Plan 1 and 2** — a wide range of accident benefits
- **SMART Plan 1 and 2** — fewer benefits but higher savings

## Accident Plan features

### Guarantee Issue

Guarantee issue amounts are available for employees, spouses and children. This provides protection and security for all family members.

### Health Savings Account (HSA)-Compliant

Accident plans are HSA-compliant. This allows covered employee to receive our accident benefits without disqualifying them from the tax savings associated with contributing to an HSA account.

### Available Options

- 24-hour coverage or off-the-job coverage
- Voluntary and employer-funded
- Coverage for employees, spouses and children



Every Day **47.2 million** injuries occur in the U.S.<sup>1</sup>

## Seeking treatment at an Urgent Care Center

Many injuries are not life-threatening but still require immediate medical attention.

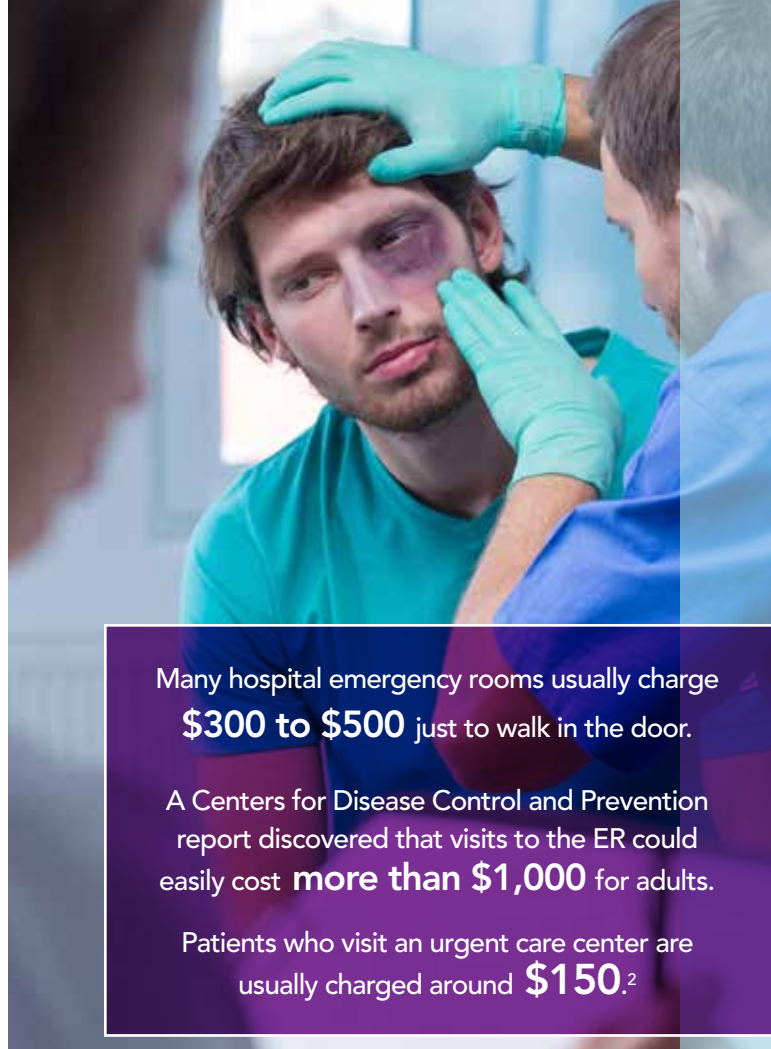
For these types of injuries, an urgent care center can often provide fast, convenient care for less money.

### Our accident plans encourage smarter treatment options

Most plans pay a lower benefit for treatment at an urgent care center, but our plans are different.

Our accident plans help guide employees to lower-cost urgent care centers, when the level of care is appropriate, by paying the same benefit for both urgent care centers and emergency rooms (ERs).

This helps members make better buying decisions while lowering the overall cost to the group's medical plan.



Many hospital emergency rooms usually charge **\$300 to \$500** just to walk in the door.

A Centers for Disease Control and Prevention report discovered that visits to the ER could easily cost **more than \$1,000** for adults.

Patients who visit an urgent care center are usually charged around **\$150**.<sup>2</sup>

## Emergency Room vs. Urgent Care Facility (Average Costs\*)

	Emergency room	Urgent care center
Broken finger	\$180.09	\$121.63
Broken ankle	\$246.17	\$120.52
Broken leg (shin)	\$136.34	\$83.03

\*Average claim amounts are based on Health Care Service Corporation (HCSC) owned Blue Cross and Blue Shield plans PPO claim data for closed fractures with dates of service between 10/1/13 and 9/30/15. Emergency room data are based on revenue code 456, Urgent Care, and excludes visits that result in a hospital admission. Costs will vary based on location and severity of injury. These are average costs that do not represent the final costs. Members should seek care at the location most appropriate for their situation.

### Hospital-Based ER

The cost of care at these facilities is usually more expensive than at an urgent care center but cheaper than at a freestanding ER.

### Urgent Care Center

This type of facility provides easy access to health care for a sickness or injury that is serious but does not pose an immediate threat to someone's life. Urgent care centers are staffed by doctors who can take X-rays and treat minor and moderate injuries. The cost of care is usually significantly lower than at a hospital-based ER or freestanding ER.

**By reducing the financial stress of an accident, our accident plans let your employees focus on recovering and getting back to work.**

## Promoting the Right Care for the Best Price

Employees want to receive medical care where they feel the most comfortable. But receiving high-quality care at a good value is important too. Dearborn Group's accident insurance helps with both!

## Why do you want employees to use an ambulatory surgical center?

For many of the surgical procedures covered under Dearborn Group's accident plans, an ambulatory surgical center can offer the top-quality clinical care that your employees want at the best value.

## How do Dearborn Group's plans help?

Our plans give employees the freedom to have a covered surgery at any location, but if they seek a covered surgery at an ambulatory surgical center, they receive a larger benefit. This gives them an incentive to seek treatment at an ambulatory surgical center and often lowers the cost to the group's medical plan.

## Surgical Procedures Benefit

- Arthroscopy
- Cranial
- Hernia
- Open abdominal
- Repair of tendons and/or ligaments
- Repair of torn knee cartilages
- Repair of torn rotator cuffs
- Repair of ruptured discs
- Thoracic surgery



<sup>3</sup>Board of Governors of the Federal Reserve System. "Report on the Economic Well-Being of U.S. Households in 2017." [federalreserve.gov/2017-reporteconomic-well-being-us-households-201805.pdf](https://www.federalreserve.gov/2017-reporteconomic-well-being-us-households-201805.pdf). Published May 2018. Accessed May 28, 2019.



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