



# Accident Medical Expense Insurance

Because injuries can happen to anyone



## Why consider Accident Medical Insurance?

Accidents can happen anytime—at work, at home, while traveling, playing sports, or even during a simple walk. If you're injured and need medical care, unexpected costs can quickly add up and impact your budget.

Accident medical insurance helps by providing extra financial support for accident-related medical expenses that your regular health plan may not fully cover. This means you can focus on your recovery instead of worrying about unexpected bills.



## How does this benefit work?

Accident medical insurance is supplemental insurance designed to work alongside your existing health plan—not replace it. Here's how it helps:

- Supplemental Coverage: If you have an accident and need medical treatment, your primary health insurance will pay its share of the costs first.
- Helps with unexpected medical costs: Zurich's Accident medical insurance, offered through AFR Life, reimburses you for actual out-of-pocket medical expenses after an accident (up to your benefit limit), such as emergency room visits, X-ray or medical treatments.
- Guarantee issue: No health exam required.
- Can be combined with other insurance plans.



## What are the key benefits of Accident Medical Insurance

- Guarantee issue—no medical underwriting.
- Reimbursement for actual out-of-pocket medical expenses after an accident, up to your benefit limit.
- Use the benefits for a wide range of accident-related treatments, like X-rays, emergency room expenses, doctor visits or medical treatments.
- By covering extra costs, accident medical insurance can help you avoid dipping into your savings when you need medical treatment after an accident.
- Can be combined with other insurance plans.
- Can help cover additional out of pocket costs like copays, deductibles or co-insurance.



## Your AFR Life Zurich Plan Highlights:

- Benefit amount: \$2,500 or \$5,000
- Deductible: \$0
- Covers each unique accident
- No lifetime maximum

## In summary:

Accident Medical Expense insurance, offered through AFR Life and underwritten by Zurich American Insurance Company helps you manage accident-related costs your health plan doesn't cover—so you can focus on you getting better, not on unexpected bills.

## Questions?

Contact AFR Life for more information. [www.afrlifeemployer.com](http://www.afrlifeemployer.com)



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A1-P1079649-A (09/25) P1079649

2025-56-A