

ACE USA Accident & Health Division is committed to responding to the special needs of our customers with insurance solutions that provide greater stability in an ever-changing accident and health marketplace.

### Corporate Accident & Sickness Insurance

- **Business Accident Insurance**  
AD&D and additional coverage options available for employees traveling on company business, while at work, or on a 24-hour basis
- **Basic 24-Hour and “Carve Out” Accident Insurance**  
Employer-paid accident coverage that can allow employees the option to purchase additional coverage for themselves or eligible dependents
- **Voluntary Accident Insurance**  
Worldwide accident protection, 24/7, with attractive additional benefits to help fill the gaps in traditional insurance. Benefits paid in addition to any other insurance.
- **Worldwide Accident Insurance**  
Customized corporate accident plans for multinational companies that conform to local legal requirements
- **Global Medical Insurance**  
Protection against sudden illness or serious injury for individuals traveling outside their home country on business

### Occupational Accident Insurance

- **Blanket Occupational Accident Insurance**  
Provides affordable, on-the-job accident insurance coverage for work related injuries including coverage on or off business premises
- **Self-Insured Retention (SIR) Recovery**  
Helps to protect employers’ self insured retention or high plan deductibles by providing benefits for losses resulting from work-related accidents
- **Texas Non-subscriber Occupational Accident and Primary Employers Indemnity Insurance**  
Alternative coverage for Texas Non-Subscribers to help protect them from the financial loss caused by occupational accidents, disabilities, and workplace negligence

### Limited Accident & Sickness Benefits

- **Mini-medical Insurance**  
Flexible limited A&S benefit plans, affordably priced and designed to meet the needs of part-time or hourly employees or full-time employees with high deductible plan coverage
- **Vision Care Plans**  
Coverage for employees, students, members and their dependents including discount network plans to balance cost and choice with fully insured benefits
- **Prescription Drug Plans**  
National access to discount pharmacy products and services as well as retail generic insurance plans and optional benefits for brand name drugs
- **Voluntary AD&D**  
Additional 24-hour accidental death & dismemberment protection with convenient payroll deduction and attractive family plan options
- **Critical Illness**  
Lump sum benefits paid for first diagnosis of critical illnesses including heart attack, cancer, stroke, and kidney failure, when diagnosed during coverage period
- **Dental Indemnity**  
Maximum flexibility, freedom to choose dental providers and quality dental care for employees and their families
- **Trip Travel Insurance**  
Medical expense, evacuation, repatriation, and accident benefits for individuals traveling outside of their home country whether on business, while pursuing an education, or on pleasure
- **Hospital Indemnity Insurance**  
Daily benefits for individuals confined in a hospital with optional benefits available for post-confinement recovery, home health care, and confinement in a skilled nursing facility

### Special Risk Products

- **Student Accident**  
Numerous plan options include school-time or 24-hour coverage, coverage for interscholastic sports, field trips, extracurricular activities, and school-sponsored activities and events
- **Participant Accident**  
Blanket accident medical benefits and optional AD&D, dental, and disability benefits for group-sponsored activities or special events
- **Student Health**  
Allows colleges and universities to offer healthcare plans to their students on a mandatory or voluntary basis

ACE USA Accident & Health is a division of ACE USA, a U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA is a leading provider of property, casualty, and accident and health insurance, financial products, and risk management services through certain U.S. operating subsidiaries. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

