

Prepare for the unexpected:

Accident insurance can fill the gaps

The winter season is a time you may look forward to all year long. But with the coming months of winter weather challenges, the hustle and bustle of the holiday season and increased travel, it's crucial to be prepared for unexpected events like accidents. In case you or someone in your family slips on the ice, gets in a fender bender or experiences some other mishap, you'll want to be sure you're prepared for what to do after the incident occurs.



Just how common are these kinds of accidents? According to the [National Safety Council](#), 62 million people in the U.S. sought medical attention for some kind of injury in 2023. And while many health insurance plans will cover most major medical expenses, you could still be left with plenty of out-of-pocket costs such as co-payments, deductibles, travel and hotel bills. When an accident happens, an accident insurance plan can protect you and your family by helping you cope with unanticipated costs.

If you do get hurt, you need to focus on getting better, not worry about your finances. Boston Mutual Life recommends protecting yourself with accident insurance to help deal with the unexpected extra costs an injury can bring, including missed days of work, extra childcare or additional medical bills.

Here are some of the benefits you may expect from accident insurance coverage:

Cash when you need it – Accident insurance can give you a lump sum of money if you or a member of your family gets hurt. You can often times use this money however you need to – whether for hospital stays or other treatments related to accidents, medical bills, rent or daily expenses.

Claims paid out directly to you – When you file an accident insurance claim with Boston Mutual Life, cash is paid directly to you, giving you easy access to the funds you need in your time of need.

Coverage for bills your health insurance plan may not include – Accident insurance coverage can complement your medical coverage by paying for additional expenses that may not be covered in your health care plan, for things like:

- Out-of-pocket costs for medical appointments
- Ambulance rides
- Urgent dental work
- Recuperation needs like physical therapy
- Emergency room visits

What specific costs are covered may vary depending on your insurer or policy terms.

Protection for your whole family – Many insurers, like Boston Mutual Life, provide the option to cover yourself and/or your spouse and children under age 26.

Take it with you if you change jobs – With Boston Mutual Life's accident insurance plan, if you have the policy through work and you get a new job at a different company, your insurance policy can stay with you, at the same premium rate.

How to opt in for accident insurance – When the unexpected occurs, having sufficient financial resources to handle additional costs can be meaningful, as it helps relieve stress on you and your family. Whether you're ready to enroll or just have questions, your company's human resources or benefits representative can help.

You can also learn more about how accident insurance can help protect your family's financial future at [BostonMutual.com](#).



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