

NCD AccidentPrime

Information & Plans



National Wellness 
& Fitness Association

Benefits brought to you through a membership in the National Wellness & Fitness Association - NWFA. Plans are offered by NCD Agency LLC, a licensed independent insurance agency. The Accident Insurance included in the AccidentPrime NWFA Membership is underwritten by Zurich American Insurance Company and is not Major Medical or Comprehensive Health Coverage.

NWFAAPB-25-01



Accidents happen.

That's why we developed **NCD AccidentPrime** ancillary plans.



In addition to NWFA membership benefits, NCD AccidentPrime plans include Accident Medical Expense and Accidental Death and Dismemberment* insurance benefit coverage underwritten by Zurich American Insurance Company which help cover medical costs associated with accidents and major accidental injuries. These plans step in where most medical plans stop short, helping you and your loved ones worry less about your wallet and focus on recovery.

Some key features of NCD AccidentPrime plans include:

- ✦ **NWFA Membership Perks****
Get access to discounts on alternative care, like acupuncture and massage.
- ✦ **Guaranteed Issue**
No medical exam or qualifications necessary for adults ages 18–64.
- ✦ **No Deductible**
Access your NCD AccidentPrime benefits right away.
- ✦ **Per-Incident Reset**
Accident Medical Expense benefits reset with each new accident, unlimited accidents.
- ✦ **First-Dollar Coverage**
Benefits paid regardless of other coverage, no coordination needed.
- ✦ **High-Deductible Bridge**
Helps offset your ACA or group plan deductible.

National Wellness + & Fitness Association

The National Wellness and Fitness Association (NWFA) is a national nonprofit dedicated to supporting lifestyle and health-related needs of its members—offering valuable benefits, resources, and access to NCD AccidentPrime plans.

Choose one of four
guaranteed-issue benefit levels:

\$5,000	\$10,000
\$7,500	\$15,000

*The Accident Medical Expense and Accidental Death & Dismemberment benefits are underwritten by Zurich American Insurance Company. See pages 3–5 for full details.

**The services described are not insurance and are not provided by Zurich American Insurance Company.



About the NWFA

National Wellness +
& Fitness Association

Your NWFA membership gives you exclusive access to valuable discounts on wellness services, lab work, imaging, and emergency travel assistance. Enjoy savings on chiropractic care, massage therapy, acupuncture, nutritional counseling, and more—plus reduced rates on lab tests and medical imaging, and travel support when the unexpected happens far from home.

	NCD AccidentPrime 5000	NCD AccidentPrime 7500	NCD AccidentPrime 10,000	NCD AccidentPrime 15,000
Complementary and Alternative Medicine	✓	✓	✓	✓
Emergency Travel Assistance*	✓	✓	✓	✓
Imaging Discounts		✓	✓	✓
Lab Discounts*			✓	✓
Chiropractic Discounts				✓

*Emergency travel assistance not available to members in CT, FL, NY. Laboratory services not available in AZ, NJ, NY, and RI.

- ★ **20% off select Complementary and Alternative Medicine services**, including acupuncture, chiropractic care, massage, nutritional counseling, meditation, and naturopathy.
- ★ **Emergency Travel Assistance** for trips under 90 days and over 100 miles from home—includes medical evacuation, referrals, repatriation, and legal support.
- ★ **Discounted rates on medical imaging** and gastroenterology services like MRI, CT, colonoscopy and more.
- ★ **Lab Discounts** through DirectLabs®—access commonly ordered lab tests at reduced prices via a leading direct-access provider.
- ★ **Steeper Chiropractic discounts** through Uni-Care Chiropractic – free initial consultation; up to 40% discount on diagnostic services!

Additional NWFA Member Benefits

Members of the NWFA enjoy discounts including, but not limited to:

Hotels **Rental Cars**
Prescriptions **Business Services**
Hearing Aids

... as well as access to an AI-powered health and wellness coach for non-emergency wellness questions, planning a custom workout, or developing healthy meal plans. To learn more, or for NWFA Membership options, visit:
nationalwellnessandfitness.com

Certain restrictions and exclusions may apply. Please see full membership agreement for complete details and instructions on how to access these services. The services described above are not insurance and are not provided by Zurich American Insurance Company.



Benefits Summary

	NCD <i>AccidentPrime</i> 5000	NCD <i>AccidentPrime</i> 7500	NCD <i>AccidentPrime</i> 10,000	NCD <i>AccidentPrime</i> 15,000
Primary Accident Medical Expense (AME) Benefit	Up to \$5,000 per Covered Person per Accident	Up to \$7,500 per Covered Person per Accident	Up to \$10,000 per Covered Person per Accident	Up to \$15,000 per Covered Person per Accident
Deductible	\$0	\$0	\$0	\$0
Waiting Period for Benefits	None	None	None	None
Emergency Transportation	\$500, 2 per year payable in addition to AME benefit			
Emergency Treatment	\$300, 2 per year payable in addition to AME benefit			
Accidental Death & Dismemberment Principal Sum	Up to \$10,000 Subject to schedule of benefits listed in your insurance certificate.			

The AME benefits are per covered person per accident. First treatment must be within 90 days of the accidental injury, and emergency care must be within 72 hours of the accident. Medical expenses must be incurred within 52 weeks of the accidental injury.

This policy provides Accident only coverage. The Insurance benefits described are underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373 (NAIC # 16535).

This document provides a general description of certain provisions and features of this insurance program for informational purposes only and does not revise or amend the applicable policies.

In the event of a discrepancy between this document and your certificate of insurance or the group policy, the terms of the group policy shall apply. All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination.

Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. Coverage terminates at age 70. This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not



Martin's Story

While out biking one weekend, Martin hit a pothole and broke his arm. The ER visit, X-rays, orthopedic follow-ups, and physical therapy totaled \$4,100. His health insurance has a \$3,500 deductible—which he would have paid out of pocket. Luckily, Martin has the NCD AccidentPrime 5000 plan. It paid \$4,100 directly to him, since it doesn't coordinate with other coverage. That benefit covered his entire deductible and left him with \$600 for additional recovery costs.

Total Accident Expenses	\$4,100
NCD AccidentPrime Pays	\$4,100
Health Insurance Deductible	\$3,500
Extra Cash for Recovery Costs	\$600

Example shown is for illustrative purposes only. The claim scenario is hypothetical and is intended to show the types of situations that may result in a claim. Scenario is not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.



Accident Insurance Limitations and Exclusions

General Exclusions

This section applies to all Hazards, Coverages and Benefits unless otherwise stated.

A loss will not be a Covered Loss if it is caused by, contributed to, or results from:

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury including, but not limited to, any attempt to restrict the flow of oxygen to the brain for purposes of autoeroticism or auto-erotic asphyxiation;
2. War or any Act of War, whether declared or undeclared;
3. involvement in any type of active military service, including Reserve or National Guard active duty which extends beyond thirty-one (31) consecutive days. This exclusion does not apply to the first thirty-one (31) consecutive days of active military service;
4. illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for Accidental ingestion of contaminated foods;
5. participation in any felony or an illegal occupation;
6. parasailing, bungee jumping, heli-skiing, scuba diving or any other activity that would reasonably be deemed extrahazardous;
7. being legally intoxicated while operating a motorized vehicle.
 - a. a Covered Person will be conclusively presumed to be legally intoxicated if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be intoxicated, if operating a motorized vehicle.
 - b. an autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the Covered Person's intoxication;
8. being under the influence of any prescription drug, controlled substance, or hallucinogen, unless such prescription drug, controlled substance, or hallucinogen was prescribed by a Physician and taken in accordance with the prescribed dosage and in accordance with drug interaction warnings;
9. a cardiovascular event or stroke caused by exertion prior to or at the same time as an Accident;
10. alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a licensed medical provider operating within his or her scope of authority.

For purposes of the Accident Medical Expense benefit only, the following additional exclusions apply:

We will not cover the following:

1. cosmetic, plastic or restorative surgery unless Medically Necessary for the treatment of the Injury;
2. any medical expenses related to pregnancy unless Medically Necessary for the treatment of the Injury;
3. Injury for which the Covered Person is entitled to benefits under Workers Compensation Benefits, Employer Liability Law, or other similar law;
4. travel outside of the United States of America;
5. personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental, or guest meals;
6. treatment by any person Related to the Covered Person;
7. expenses incurred for dental care, treatment, repair or replacement of Sound Natural Teeth unless Medically Necessary for the treatment of the Injury;
8. expenses incurred for eye examinations, eye glasses, contact lenses or hearing aids or the fitting, repair or replacement of these items unless Medically Necessary for the treatment of the Injury;
9. routine physical examinations and related medical services, or elective treatment or surgery, or experimental or investigative treatments or procedures;

10. a Medical Repatriation;

11. expenses incurred for psychological or psychiatric counseling of any kind or any expense for treatment of mental or nervous diseases or disorders;
12. expenses which the Covered Person is not legally obligated to pay;
13. expenses for Custodial Services or services provided by a private duty nurse unless such expenses are incurred as a result of an Injury;
14. expenses related to the repair or replacement of existing artificial limbs, eyes, or other prosthetic appliances, or rental of existing medical equipment unless for the purpose of modifying the item because the Injury has caused further impairment in the underlying bodily condition;
15. treatment involving conditions caused by repetitive motion injuries or cumulative trauma and not a result of an Injury;
16. treatment of Osgood-Schlatter's Disease.

General Limitations

This section applies to all Hazards, Coverages and Benefits unless otherwise stated.

Limitation on Multiple Covered Losses. If a Covered Person suffers more than one Covered Loss as a result of the same Accident, We will pay only one benefit, the largest benefit.

Limitation on Multiple Coverages and Benefits. If a Covered Person suffers a Covered Loss which is payable under more than one benefit as a result of the same Accident, the most We will pay for these benefits in total is the Covered Person's Principal Sum.

Limitation on Multiple Hazards. If a Covered Person suffers a Covered Loss under more than one Hazard, We will pay only one benefit, the largest benefit.

Disclaimers

The Insurance benefits described are underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373 (NAIC # 16535). This document provides a general description of certain provisions and features of this insurance program for informational purposes only and does not revise or amend the applicable policies. In the event of a discrepancy between this document and your certificate of insurance or the group policy, the terms of the group policy shall apply. All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination.

NCD is not a subsidiary or affiliate of Zurich, and use of NCD's products and services are independent of and not included within the Accident Medical Policy or any other Zurich product or services. Zurich expressly disclaims any and all damages and other costs that may arise related to the use of or reliance upon the product, services, representation or warranties may by or on behalf of NCD.

General Disclaimer: This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act. Notwithstanding any other terms under this policy, we shall not provide coverage, nor will we make any payments or provide any service or benefit to any insured, beneficiary, or third party who may have any rights under this policy to the extent that such coverage, payment, service, benefit, or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation. Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. Benefits decrease at age 65. Coverage terminates at age 75.

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