



## How Much Can You Save with ZaneAMC?

### What is NOT Covered by Health Insurance When You Have an Accident

Annual Deductible	\$500 - \$2,500
Coinsurance	\$1,000 - \$2,000
Dental Expenses	\$500 - \$2,500
Chiropractic Care	\$500 - \$3,000
Crutches, Braces	\$400 - \$1,000
Prescriptions	\$100 - \$300
Ambulance, etc.	\$500 - \$1,500

**Total Uncovered Expenses** \$3,500 - \$12,800

### Protect Your Savings from an Accident for \$1 a Day or Less

Save \$2,520 each year on your Health Insurance—Increase your Deductible and protect yourself with Accident Medical Coverage

	Premium/Cost
\$500 Annual Deductible	\$500.00 / month
\$2,500 Annual Deductible	\$260.00 / month
Premium Savings	\$240.00 / month
\$2,500 Acc Med Coverage	\$30.00 / month

**Your Net Savings \$210 / month**

[www.ZaneAMC.com/Chiro/Innate](http://www.ZaneAMC.com/Chiro/Innate)

**1-800-775-3766**

## Accident Medical Coverage

- You may have a greater healthcare risk from having an accident than from getting a disease
- Covers Dental, Chiropractic, Prescriptions and other items not covered by health insurance if you have an accident—including your Annual Deductible and Coinsurance
- Save \$1,000-\$2,500 each year on your health insurance premium by raising your Deductible and getting Accident Medical Coverage

### For Less than \$1 a day get \$10,000 per Accident in Coverage

Coverage/Accident <sup>1</sup>	Association Cost/Month Individual <sup>2</sup>	Association Cost/Month Family <sup>2</sup>
\$1,000	\$10	\$20
\$2,500	\$14	\$28
\$5,000	\$18	\$36
\$7,500	\$20	\$40
\$10,000	\$22	\$44

<sup>1</sup>after \$100 deductible <sup>2</sup>plus \$25 one-time application fee

This is not a solicitation to sell insurance. Please consult your agent or the website for various ways to get accident medical coverage. Prices above refer to an example of AMC obtained by joining an association which includes other benefits. Copyright 2006 ZCI, Inc. All rights reserved.

[www.ZaneAMC.com/Chiro/Innate](http://www.ZaneAMC.com/Chiro/Innate)  
**info@ZaneAMC.com**



**How Much Would it Cost if You had an Accident?**  
 (especially away from home)

**Protect Your Savings from Accidents for Less than \$1 a Day**



**How Much Can You Save with ZaneAMC?**

## Accident Medical Coverage for typically \$10-\$44 a month

### Save \$1,000 - \$2,500 Each Year on Your Health Insurance Premium

Raise your annual deductible and get better coverage from accidents with Accident Medical Coverage—see back or website for details



### Get Much Better Coverage When You Have an Accident

Covers Dental, Chiropractic, Ambulance, Prescriptions, and many more items not covered by your health insurance, up to \$10,000 per accident

### Health Savings Account (HSA) Protection Plan

Protects your Health Savings Account (HSA) Balance or other savings if you have an accident

### Family and Individual coverage available for less than \$10 - \$44 a month

Each family member is covered for the Maximum Benefit per accident with no limitation on the number of accidents

### Underwritten by A- to A+ rated Insurance Carriers

Zane Benefits Accident Medical Coverage is available from different A- to A+ rated insurance carriers with \$21-\$63 billion in assets.

### Apply Online, by Phone, or by Fax

You have access 24 hours a day online to your coverage, and can administer your account completely online

## How Much Would it Cost You Now if You Had an Accident?

### Why Do I Need Accident Medical Coverage

- If you are healthy, you may have a greater healthcare risk from having an accident than from getting a disease
- Every health insurance policy requires you to pay 100% of your medical expenses until you reach your Annual Deductible (typically \$250 to \$5,000)
- After you reach your Annual Deductible, most health insurance policies require you to pay Coinsurance of 10%-20% of your medical expenses up to \$10,000
- Most health insurance policies do not fully cover Dental, Chiropractic, Ambulance, Prescriptions, and other expenses you could incur when you or a family member has an accident



**Accident Medical Coverage pays your Annual Deductible, Coinsurance, Dental, Chiropractic and other medical expenses not paid by your health insurance when you have an accident**

### A Simple Accident Could Cost You Thousands of Dollars, Even With the Best Health Insurance



- Do you, or a member of your family, play sports, ski, snowboard, or ride a bicycle—a simple fall or injury could cost you thousands in medical expenses not fully covered by your health insurance
- Your home is actually the place where you are most likely to have an accident—a fall, cooking accident, choking, or an accidental poisoning
- Do you travel? If you have an accident requiring medical attention away from home it could cost you thousands of dollars more because you are out of the network of your health insurance carrier

**Every Family with Health Insurance Needs Accident Medical Coverage**

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