



AUTOMOBILE ACCIDENT MEDICAL EXPENSE REIMBURSEMENT POLICY

The Local 426 Member Benefit Program does not cover medical expenses if you are injured in an automobile accident – These medical expenses are a Program Exclusion. However, as an enrolled member of Local 426, you now have access to an AME Policy with AD&D benefits.

Automobile Accident Medical Expense Reimbursement Policy (“AME Policy”) with Accidental Death and Dismemberment Benefits (“AD&D”). Members United Assurance LLC has partnered with the Association of United Members to provide eligible members of Local 426 with a policy that covers medical expenses as a result of an automobile accident that are in excess of the Members personal automobile insurance policy and/or subrogation rights.

- ❖ Protection for the insured member’s spouse and/or dependent children when Tier of coverage is selected.
- ❖ Insured members receive expanded accident medical expense coverage to bolster their protection past their personal automobile insurance policy.
- ❖ Our AME Policy provides unlimited coverage for medical expenses related to an automobile accident in an excess of the Participants personal automobile policy’s medical payments benefit, which may typically only offer up to \$10,000 (USD).

Supplemental Accidental Death and Dismemberment Benefit is included with the AME Policy.

- ❖ If the accident results in a death, a fixed coverage of up to \$150,000 (USD) is provided for the member and/or spouse and \$37,500 (USD) per child.
- ❖ If the accident results in a dismemberment or paralysis, we pay an indemnity based on the percentage of the accidental death face amount, depending on the seriousness of the injury. For example, these can include loss of sight, loss of a limb, paraplegia, loss of hearing, etc.

IMPORTANT AME CONTACT INFORMATION:

Please refer to the Certificate of Insurance for the AME Policy for detailed benefits and plan information.

When to Contact AME Policy Member Support Team

833-287-4765 Option 6

- Benefit and eligibility questions
- Certificates of Insurance
- Questions related to billing and invoices.

When to contact Auto Medical Reimbursement Customer Service Claims Team:

833-479-4610

- Co-Ordinated Benefit Plans, o/b/o Members United Assurance, LLC
MUACap@cbpinsure.com