Accident Insurance for
Everman ISD

A personalized guide to understanding your accident coverage

WB-AI-APRIL-2024-1

Accident Insurance

Benefit summary

What is accident insurance?

This coverage pays benefits for injuries, such as cuts, broken bones, concussions, and related expenses. It can be used to help protect you and your family from the financial challenges that can come from an accident.

Use your benefits any way you like

Benefit proceeds can be used however you want, whether it's toward your mortgage, medical bills, or student loans. It's up to you.

Who can be covered?

The coverage offered by your Employer allows you to cover yourself, and your spouse and children. Note that you may only cover other family members if you are insured by this coverage yourself.

What's the difference between health insurance and accident insurance?

Health insurance covers certain medical expenses and pays your provider directly but may leave you responsible for some out-of-pocket costs. The amount paid depends on your coverage, the type of care, and whether you've hit your out-of-pocket maximum.

Accident insurance is supplemental coverage that can complement your health insurance and help cover your out- of-pocket expenses. The benefit amount you receive is based on the covered accident, is paid to you directly, and can be used however you like.

Let's say you carry both health insurance and accident insurance, and you go to the ER with a broken leg. Your health insurance will pay the treating providers for some or all your medical expenses. Your accident insurance will pay you directly for your broken leg and any applicable treatments, such as an ambulance ride. The money you receive from your accident insurance can be used any way you choose. You could put it toward uncovered medical expenses, like copays, or you could use it cover your rent or daycare expenses.

Coverage highlights

- No health questions asked
- Low-cost premiums
- Convenient payroll deductions
- Simplified claims filing with dedicated support
- If you leave your group, you may be able to take your coverage with you at the same rate

* Group may mean employer, union, or association.

How does it work?

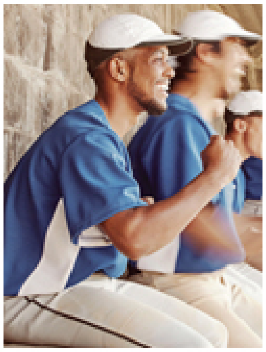
When you carry accident coverage and have a covered accident, you're paid a total cash benefit that is based on the amount listed for each covered benefit and/or treatment. Check your benefit schedule for more details around the covered accidents and treatments.

Choose to enroll in accident coverage

File an accident claim for a qualifying event online in the portal, over the phone, or via U.S. mail or fax

Benefits are paid directly to you based on the injury and treatment

Benefit Snapshot: Chris's home run



One night while playing a game in his local baseball league, Chris made a run for home that left him with a broken leg. Fortunately, he'd enrolled in Accident Insurance through his group. The benefit he received helped to offset his medical bills, and cover other expenses and time away from work, while he recovered.

Ground ambulance:	$250
Emergency room treatment:	$200
Fracture (thigh, non-surgical):	$4,000
Total benefits paid:	**$4,450**

*This is an example. Please refer to your certificate for actual benefit amounts.

What benefits are included in my coverage?

Your accident insurance includes a range of covered hospitalization and related benefits, as outlined below. For additional details, see your certificate.

Specific injury benefit	Acc Plan 1	Acc Plan 2
Fractures		
Closed/non-surgical treatment		
Skull (except bones of face or nose), depressed	$2,500	$5,500
Hip, thigh (femur)	$2,500	$5,500
Vertebrae, body of (excluding vertebral Process)	$2,500	$5,500
Pelvis	$2,500	$5,500
Leg (tibia and/or fibula)	$2,500	$5,500
Upper arm (humerus)	$2,000	$4,500
Shoulder blade	$2,000	$4,500
Collarbone	$2,000	$4,500
Upper jaw, maxilla (except alveolar process)	$1,500	$3,500
Lower jaw, mandible (except alveolar process)	$1,500	$3,500
Vertebral process	$1,000	$2,500
Forearm (ulna and/or radius)	$1,000	$2,500
Hand, wrist (except fingers)	$1,000	$2,500
Kneecap	$1,000	$2,500
Foot (except toes)	$1,000	$2,500
Ankle	$1,000	$2,500
Rib	$250	$400
Coccyx	$250	$400
Finger, toe	$250	$400
Enhancement for open/surgical reduction	2x	2x
Chip fractures	25%	25%

Dislocations		
Closed/non-surgical treatment		

Hip	$2,000	$4,000
Knee (other than kneecap)	$1,500	$3,000
Shoulder	$1,500	$3,000
Kneecap	$750	$1,250
Ankle bone or bones of the foot	$750	$1,250
Elbow	$750	$1,250
Wrist	$750	$1,250
Bone or bones of the hand	$750	$1,250
Jawbone	$750	$1,250
Collarbone	$750	$1,250
1 toe or finger	$250	$350
Enhancement for open/surgical reduction	2x	2x
Partial dislocations	25%	25%
Lacerations		
No repair	$60	$100
Repair - up to 2”	$60	$100
Repair - over 2”, up to 6”	$150	$250
Repair - over 6”	$300	$500
Burns		
2nd Degree Burns		
At least 1%, but less than 20% of skin surface	$250	$550
20% or greater of skin surface	$750	$1,250
3rd Degree burns		
Less than 5% of skin surface	$750	$1,250
At least 5%, but less than 20% of skin surface	$3,000	$5,000
20% or greater of skin surface	$9,000	$15,000
Skin grafts		
Due to burns (% of applicable burn benefit)	50%	50%
Not due to burns		
At least 1%, but less than 20% of skin surface	$150	$250
20% or greater of skin surface	$300	$500

Concussion and other brain injuries	$200	$400
Dental benefit	$300	$500
Eye injury benefit	$200	$300

Emergency and initial accident treatment benefits	Acc Plan 1	Acc Plan 2
Ambulance		
Ground	$200	$400
Air	$750	$1,200
Water	$750	$1,200
Emergency room treatment	$75	$150
Urgent care	$75	$150
Major diagnostic imaging	$100	$150
X-Ray	$50	$75

Hospital benefits	Acc Plan 1	Acc Plan 2
Hospital admission	$1,000	$1,500
Daily hospital confinement (max 365 days)	$100	$200
Intensive care admission	$2,000	$3,000
ICU Daily confinement (max 365 days)	$200	$400
Observation unit	$100	$200

Surgery benefits	Acc Plan 1	Acc Plan 2
Outpatient surgery benefit		
Facilities other than physician office or ER	$300	$600
Physician office or ER	$200	$400
Internal injuries surgical benefits		
Open abdominal and thoracic	$1,000	$1,500
Hernia	$150	$225
Exploratory without repair	$125	$200
Tendon/ligament/rotator cuff surgical benefit		
Single	$550	$850
Multiple	$825	$1,275
Exploratory without repair	$275	$350

Torn knee cartilage surgery benefit		
Torn with surgical repair	$475	$725
Exploratory without repair	$150	$300
Diagnosis only with no surgery or repair	$75	$125
Ruptured disc with surgical repair	$475	$700
Anesthesia benefit		
General anesthesia	$175	$275
Epidural or regional anesthesia	$75	$125

Medical benefits	Acc Plan 1	Acc Plan 2
Blood, plasma and platelets benefit	$400	$500
Prosthetic device benefit		
1 only	$600	$1,500
2 or more	$1,200	$3,000
Appliances	$125	$250
Pain management benefit	$75	$150
Prescription drug benefit	$5	$15

Follow-up care and transportation benefits	Acc Plan 1	Acc Plan 2
Physician office visit (Max 6 of visits)	$50	$100
Post-traumatic stress disorder benefit (max 8 visits)	$50	$100
Therapy services benefit (occupational, physical, speech sherapy) (max 12 visits)	$25	$50
Chiropractor and alternate therapy (max 8 visits)	$50	$50
Rehabilitation unit confinement (max 90 days)	$50	$100
Residence/vehicle modification benefit	$1,000	$2,000
Transportation (per mile, min. 100 miles from residence)	$0.30	$0.60
Lodging (max 30 days)	$100	$200

Catastrophic benefits	Acc Plan 1	Acc Plan 2
Coma	$5,000	$10,000
Paralysis		
Paraplegia	$5,000	$10,000
Quadriplegia	$10,000	$20,000

Additional options	Benefit range	
	Acc Plan 1	Acc Plan 2
Organized athletic activity benefit: Benefit payment is increased by a set percentage for an accident resulting from participating in a covered athletic event, such as: club sports, collegiate sports, competitions, team practices, trainings and workout sessions	25% up to $1500 per accident	25% up to $1500 per accident
Health screening benefit**:** Benefit paid for eligible health screening tests and employer-sponsored wellness initiatives	$50 up to 1 visits per person/year	$50 up to 1 visits per person/year

Examples of eligible screening events			
Annual exams for adults	Chicken pox immunization	Genetic screening testing for medical diagnosis and treatment	Serum cholesterol HDL/LDL
Blood tests for triglycerides	Colonoscopy	Hepatitis B immunization	Sports physicals
Bone marrow testing	Concussion baseline testing	HPV immunization	Stress test
Bone density screening	Dermatological screenings for skin cancer	Mammography	Tetanus
Breast MRI	Fasting blood glucose test	Pap smear	Virtual colonoscopy
Carotid ultrasound	Flu vaccination	Pneumonia immunization	Well child visits

How much does it cost?

See the rate chart below to calculate your coverage costs.

Monthly premium		
	Acc Plan 1	**Acc Plan 2**
Employee only	$6.36	$10.89
Employee & spouse	$10.15	$18.20
Employee & child(ren)	$13.86	$25.21
Family	$17.64	$32.53

How do I enroll?

You can enroll in your group's accident insurance during enrollment, your new hire period, or in the case of a qualifying life event. To get started, follow the steps outlined by your plan administrator.

Who provides my coverage?

Your accident coverage is provided by Wellfleet, a Berkshire Hathaway company with more than three decades of insurance administration expertise. Wellfleet is focused on providing modern insurance solutions that are easy to navigate - thanks to our advanced technology.

As a company with the highest possible financial rating in the industry (A++ from A.M. Best*), you can trust Wellfleet to protect you and your family against risk through every stage of life - from birth to college, the workplace, and beyond.

Exclusions and limitations

This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary by state and may not be available in all states. In addition to any benefit-specific exclusion, benefits will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in insurance certificate:

- Intentionally self-inflicted injury, suicide, or any attempt or threat while sane or insane.
- Participating in war or any act of war whether declared or undeclared.
- Commission or attempt to commit a felony.
- Commission of or active participation in a riot, insurrection, or terrorist activity.
- Engaging in an illegal activity or occupation.
- Flight in, boarding, or alighting from an aircraft or any craft designed to fly above the earth's surface, including any travel beyond the earth's atmosphere except a fare-paying passenger on a regularly scheduled commercial or charter airline.
- Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the covered person receives any compensation or remuneration.
- Sickness, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- Voluntary ingestion or inhalation of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage.
- Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it.
- Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the State in which the covered accident occurred.
- Care that is not recommended and approved by a physician.

* For latest ratings, visit ambest.com

Accident insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. This Policy is not a substitute for Major Medical Coverage.

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace Benefits provides limited benefits and is not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice, as noted in the policy. For complete details, contact your plan administrator.

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Questions?

Contact your plan administrator with questions about the offered Accident Insurance coverage.