

Accident

Protection that surrounds you and your family



Accident coverage can protect your whole family

An Accident plan offers coverage for accidents, injuries, ambulance services, and accidental death in addition to your primary medical insurance. It is also available to your spouse and children – a plan that can protect your whole family.

Why do I need Accident coverage?

Here are a few facts to consider from the National Center for Health Statistics:

- Nearly 40 percent of self-reported episodes of injury leading to hospitalization occurred during sports or leisure activities, and 44 percent occurred in or around the home.
- Where the external cause of nonfatal injuries is specified, falls are the leading cause of inpatient and outpatient care in emergency rooms, outpatient clinics and doctors' offices.
- Injuries due to motor vehicle traffic accidents and striking against or being struck accidentally by objects also make up a large portion of injuries.

Here's how it works

When you or a covered family member has an Accident, you may seek treatment from a physician, urgent care or hospital. Based on the Accident plan you choose, you will receive a benefit paid directly to you to assist with medical plan deductibles and bills from your provider.

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Accident Indemnity Plus Coverage

Coverage type	There are no annual maximums. Benefits start all over with each accident and are paid in addition to any other coverage in place. Payroll deduction for your premiums makes it easy, too.	
Product	Policy Type:	Group
	Policy Name:	Accident Indemnity Plus Insurance
	Policy Form:	M-8026
Eligibility	Issue Ages:	Employee: 18 – 70
		Spouse: 18 – 70
		Child: Under age 26
	Criteria:	<ul style="list-style-type: none"> Employee is benefit eligible, actively at work full-time, working at least 20 hours per week. Spouse and children not eligible if Employee is not issued coverage. Spouse includes domestic partner where allowed by state and Employer.
	Termination Age:	<ul style="list-style-type: none"> Employee: Age 71 unless actively at work, then on last day of active employment. Spouse: Age 71, or when Employee terminates, whichever is earlier. Child: Age 26, or when Employee terminates, whichever is earlier.
	Guarantee Issue	
Underwriting Offer	Employee:	Guarantee Issue
	Spouse:	Guarantee Issue
	Child(ren):	Guarantee Issue
Target Participation	Minimum to Issue:	2 Employees enrolled
	Participation Expectation:	2 Employees enrolled

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Benefits and Features

	Standard	Enhanced
Urgent Care	\$100	\$150
Doctor's Office Visit	\$75	\$100
Emergency Room Treatment	\$75	\$100
Ground Ambulance	\$100	\$200
Air Ambulance	\$600	\$800
First Hospitalization Benefit	\$500	\$1,000
Intensive Care Unit Admission	\$1,000	\$2,000
Hospital Confinement	\$125 per day	\$250 per day
Intensive Care Unit Confinement	\$250 per day	\$500 per day
Rehabilitation – Admission:	\$500	\$1,000
Daily Benefit/Confinement:	\$100	\$150
Physical Therapy	\$15	\$30
Chiropractic Treatment	\$30 per day	\$30 per day
Accident Follow-Up Treatment	\$25 per visit/max of 2 per accident	\$25 per visit/max of 4 per accident
Blood and Plasma	\$50	\$100
Major Diagnostic – X-Ray:	\$50	\$75
Medical Imaging:	\$100	\$150
EEG:	\$100	\$150
Exploratory Surgery without repair	\$100	\$200
Concussion	\$100	\$200
Coma	\$5,000	\$10,000
Ruptured Disc	\$200	\$400
Medical Appliances	\$50	\$100
Prosthesis – Single:	\$250	\$500
Multiple:	\$500	\$1,000
Transportation - Train or Plane:	\$100	\$300
Bus:	\$50	\$150
Family Lodging	\$50 per night	\$100 per night

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Accidental Death, Dismemberment, and Loss of Sight (AD&D)	Standard	Enhanced
Loss of Life	\$50,000	\$50,000
Double Dismemberment - Any Combination of Two or More Hands, Feet, or Sight in Both Eyes	\$50,000	\$50,000
Single Dismemberment Loss of Single Hand, Foot or Sight	\$12,500	\$12,500
Loss of Four Fingers of the Same Hand	\$2,500	\$2,500
Loss of Thumb and Index Finger of Same Hand	\$500	\$500
Severance and Reattachment of Hand or Foot	\$500	\$500
Common Carrier Accidental Death	\$100,000	\$100,000

Spouse benefit 50% and dependent child(ren) 25% of the Employee amounts.

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Fractures (Closed Reduction)	Standard	Enhanced
Hip/Thigh	\$2,000	\$4,000
Vertebrae (Except Process)	\$1,800	\$3,600
Pelvis	\$1,600	\$3,200
Skull (Depressed)	\$1,500	\$3,000
Skull (Simple)	\$700	\$1,400
Leg	\$1,200	\$2,400
Foot/Ankle/Kneecap	\$1,000	\$2,000
Fore/Hand	\$1,000	\$2,000
Lower Jaw	\$800	\$1,600
Shoulder Blade/Collar Bone	\$800	\$1,600
Upper Arm/Upper Jaw	\$700	\$1,400
Facial Bones (Except Teeth)	\$600	\$1,200
Vertebral Processes	\$400	\$800
Coccyx, Rib, Finger, Toe	\$160	\$320
Chips	25%	25%
Open Reduction	200% of Closed Reduction	200% of Closed Reduction

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Dislocations (Closed Reduction)	Standard	Enhanced
Hip	\$1,350	\$2,700
Knee (Excluding Patella)	\$975	\$1,950
Shoulder	\$750	\$1,500
Foot/Ankle	\$600	\$1,200
Ankle Joint	\$300	\$600
Hand	\$525	\$1,050
Lower Jaw	\$450	\$900
Wrist	\$375	\$750
Elbow	\$300	\$600
Finger/Toe	\$120	\$240
Partial	25%	25%
Open Reduction	200% of Closed Reduction	200% of Closed Reduction
Repaired Ligament – Single:	\$200	\$400
Multiple:	\$300	\$600
Repaired Knee Cartilage – Single:	\$200	\$400
Multiple:	\$300	\$600
Repaired Tendon – Single:	\$200	\$400
Multiple:	\$300	\$600
Repaired Rotator Cuff – Single:	\$125	\$250
Multiple:	\$250	\$500

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	Standard	Enhanced
Burns - Second Degree (<10%):	\$100	\$200
Second Degree (10%-25%):	\$200	\$400
Second Degree (25%-35%):	\$500	\$1,000
Second Degree (>35%):	\$1,000	\$2,000
Third Degree (<10%):	\$500	\$1,000
Third Degree (10%-25%):	\$3,000	\$6,000
Third Degree (25%-35%):	\$5,000	\$10,000
Third Degree (>35%):	\$10,000	\$20,000
Paralysis Benefit – Quadriplegia:	\$5,000	\$10,000
Paraplegia:	\$2,500	\$5,000
Eye Injury Benefit - Surgical Repair:	\$125	\$250
Removal of Foreign Body:	\$25	\$50
Laceration Benefit - Over 6”:	\$200	\$400
2”-6”:	\$100	\$200
Under 2”:	\$25	\$50
Lacerations not Requiring Stitches:	\$25	\$50
Emergency Dental Work – Repaired with Crown:	\$100	\$200
Resulting in Extraction:	\$30	\$60
Total Disability Premium Waiver		Included
Portability		Included

Employer Elected Optional Benefits

Youth Organized Sports Benefit	Additional 25% up to \$1,500	
On the Job (24 Hour Insurance) Benefit	Included	
Wellness Screening	\$50	
Ambulatory Surgical	\$200	\$400
Epidural Pain Management	\$50	\$100
Open Abdominal/Thoracic/Cranial Surgery	\$750	\$1,000

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Accident Rates

Rate Assumption Information

Rate Structure:	Composite
Tobacco Status:	Uni-Tobacco
Rate Guarantee Period:	Two (2) Year
Contributions:	100% Employee paid
Commissions:	Heaped
Coverage Type:	24 Hour Coverage
Benefits Included:	As shown above in the Benefits and Optional Benefits sections.
Participation Expectation:	2 Employees enrolled

Semi-Monthly (24) premium				
Benefit:	Employee	Employee/Spouse	Employee/Child(ren)	Family
Standard	\$4.15	\$6.73	\$8.56	\$11.15

Note: Final implementation rate may vary slightly due to rounding

Semi-Monthly (24) premium				
Benefit:	Employee	Employee/Spouse	Employee/Child(ren)	Family
Enhanced	\$6.46	\$10.76	\$14.09	\$18.42

Note: Final implementation rate may vary slightly due to rounding

PRODUCT QUALIFICATIONS AND CONTINGENCIES

- If benefit is elected, they are included on all covered lives.
- Group may elect a maximum of two coverage plans.
- Riders apply to all accident plans chosen.
- If spouse is also an Employee, they may apply as an Employee or as a dependent, but not as both.
- If both parents are Employees of the company, then the child(ren) may be covered under only one parent, not both.
- Offer is based on no other accident plans are in force.
- Please refer to certificate/policy for full benefit and limitation information.

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