ACCIDENT INSURANCE FOR

Pittsburg ISD

Presented by

WELLFLEET WORKPLACE

A personalized guide to understanding your Accident coverage

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.

325,000 kids
are treated for sports- and recreation-related concussions each year.[1]

Unintentional falls
are the leading cause of nonfatal injuries treated in the emergency room for adults 25+ years old.[1]

$16,133
Average cost of a fractured hip.[2]

What's the difference between health insurance & 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 to toward uncovered medical expenses, like co-pays, or you could use it cover your rent or daycare expenses.

Coverage highlights:

- No health questions asked
- Affordable premiums
- Simplified claims-filing with dedicated support
- If you leave your Employer, you may be able to take your coverage with you at the same rate

23% of adults had to pay a **major unexpected out-of-pocket medical expense** in the prior year.[3]

44% of adults say they either **could not cover a $400 emergency expense,** or would cover it by selling or borrowing money.[3]

How does it work?

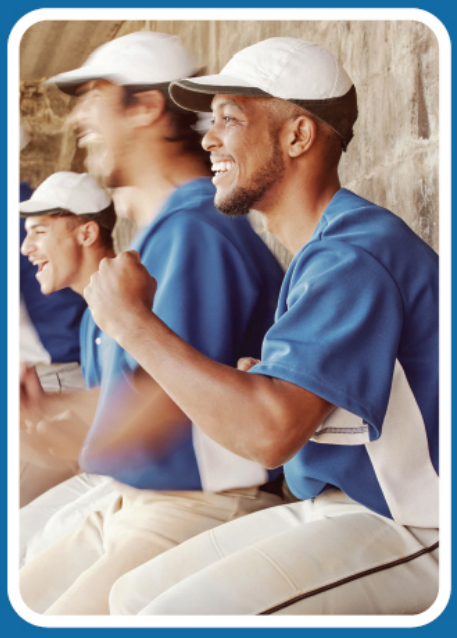
When you carry Accident coverage and have a covered accident, you're paid a total cash benefit that is based on the amount listed for each covered benefit and/or treatment. Check your benefit schedule for more details around the covered accidents and treatments.

Choose to enroll
in Accident coverage through your Employer.

File an Accident claim
for a qualifying accident event **online, over the phone or via US mail or fax**.

Benefits are paid
directly to you based on the injury and treatments.

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 and a concussion. Fortunately, he'd enrolled in Accident Insurance through his Employer. The benefit he received helped to offset his medical bills, and cover other expenses and time away from work, while he recovered.

Chris's Accident policy paid these benefits:

Ground ambulance:	**$300**
Emergency room treatment:	**$150**
Fracture (thigh, non-surgical):	**$4,000**
Concussion:	**$200**
Total benefits paid:	**$4,650**

What benefits are included in my coverage?

Your Accident Insurance includes a range of covered accidents and additional 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	$4,000	$5,500
Hip, Thigh (Femur)	$4,000	$5,500
Vertebrae, Body of (excluding Vertebral Process)	$4,000	$5,500
Pelvis	$4,000	$5,500
Leg (Tibia and/or Fibula)	$4,000	$5,500
Upper Arm (Humerus)	$3,000	$4,500
Shoulder Blade	$3,000	$4,500
Collarbone	$3,000	$4,500
Upper Jaw, Maxilla (except Alveolar Process)	$2,500	$3,500
Lower Jaw, Maxilla (except Alveolar Process)	$2,500	$3,500
Vertebral Process	$1,600	$2,500
Forearm (Ulna and/or Radius)	$1,600	$2,500
Hand, Wrist (except Fingers)	$1,600	$2,500
Kneecap	$1,600	$2,500
Foot (except Toes)	$1,600	$2,500
Ankle	$1,600	$2,500
Rib	$300	$400
Coccyx	$300	$400
Finger, Toe	$300	$400
Enhancement for Open/Surgical Reduction	2x	2x
Chip Fractures	25%	25%
Dislocations	**Acc Plan 1**	**Acc Plan 2**
Closed/Non-Surgical Treatment		
Hip	$3,000	$4,000
Knee (other than Kneecap)	$2,250	$3,000
Shoulder	$2,250	$3,000
Kneecap	$1,000	$1,250
Ankle Bone or Bones of the Foot	$1,000	$1,250

Elbow	$1,000	$1,250
Wrist	$1,000	$1,250
Bone or Bones of the Hand	$1,000	$1,250
Jawbone	$1,000	$1,250
Collarbone	$1,000	$1,250
1 Toe or Finger	$300	$350
Enhancement for Open/Surgical Reduction	2x	2x
Partial Dislocations	25%	25%
Lacerations		
No Repair	$50	$75
Repair - up to 2”	$100	$150
Repair - over 2”, up to 6”	$200	$300
Repair - over 6”	$400	$600
Burns		
2nd-Degree Burns		
At least 1%, but less than 20% of Skin Surface	$400	$600
20% or greater of Skin Surface	$1,000	$1,500
3rd-Degree Burns		
Less than 5% of Skin Surface	$1,000	$1,500
At least 5%, but less than 20% of Skin Surface	$4,000	$6,000
20% or greater of Skin Surface	$12,000	$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	$200	$250
20% or greater of Skin Surface	$400	$500
Concussion & Other Brain Injuries	$200	$300
Dental Benefit	$300	$450
Eye Injury Benefit	$250	$350
Emergency & Initial Accident Treatment Benefits	**Acc Plan 1**	**Acc Plan 2**
Ambulance		
Ground	$300	$400
Air	$1,500	$2,000
Water	$1,500	$2,000
Emergency Room Treatment	$150	$200
Urgent Care	$75	$100
Major Diagnostic Imaging	$200	$300
X-Ray	$50	$75

Hospital Benefits	Acc Plan 1	Acc Plan 2
Hospital Admission	$500	$1,000
Daily Hospital Confinement (max 365 days)	$100	$200
Intensive Care Admission	$1,000	$2,000
ICU Daily Confinement (max 365 days)	$300	$600
Observation Unit	$150	$200

Surgery Benefits	Acc Plan 1	Acc Plan 2
Outpatient Surgery Benefit		
Facilities other than Physician Office or ER	$150	$250
Physician Office or ER	$150	$250
Internal Injuries Surgical Benefits		
Open Abdominal & Thoracic	$1,000	$1,500
Hernia	$150	$200
Exploratory without Repair	$250	$300
Tendon/Ligament/Rotator Cuff Surgical Benefit		
Single	$500	$750
Multiple	$750	$1,250
Exploratory without Repair	$250	$300
Torn Knee Cartilage Surgery Benefit		
Torn with Surgical Repair	$500	$750
Exploratory without Repair	$250	$300
Diagnosis only with no Surgery or Repair	$100	$125
Ruptured Disc with Surgical Repair	$500	$750
Anesthesia Benefit		
General Anesthesia	$150	$200
Epidural or Regional Anesthesia	$75	$100

Medical Benefits	Acc Plan 1	Acc Plan 2
Blood, Plasma & Platelets Benefit	$300	$500
Prosthetic Device Benefit		
1 only	$500	$750
2 or more	$1,000	$1,500
Appliances	$100	$200
Pain Management Benefit	$100	$150
Prescription Drug Benefit	$15	$25

Follow-Up Care & Transportation Benefits	Acc Plan 1	Acc Plan 2
Physician Office Visit	$50	$75
Maximum number of visits	4	4

Post-Traumatic Stress Disorder Benefit (max 8 visits)	$50	$75
Therapy Services Benefit (Occupational, Physical, Speech Therapy) (max 12 visits)	$25	$50
Chiropractor & Alternate Therapy (max 8 visits)	$50	$50
Rehabilitation Unit Confinement (max 90 days)	$100	$150
Home Health Care (max 30 visits)	$75	$100
Skilled Nursing Facility (max 30 days)	$250	$300
Private Duty Nursing (max 6 visits)	$100	$150
Residence/Vehicle Modification Benefit	$2,500	$3,500
Transportation (per mile, min. 100 miles from residence)	$0.60	$0.60
Lodging (max 30 days)	$100	$100
Accidental Death Benefits	**Acc Plan 1**	**Acc Plan 2**
Accidental Death		
Employee	$25,000	$50,000
Spouse	$12,500	$25,000
Children	$12,500	$25,000
Common Carrier Accidental Death		
Employee	$50,000	$100,000
Spouse	$25,000	$50,000
Children	$25,000	$50,000
Organ Donor Benefit	$5,000	$5,000

Accidental Dismemberment Benefits	**Acc Plan 1**	**Acc Plan 2**
Dismemberment		
Loss of: Both Hands, or Both Feet, or 1 Hand & 1 Foot	$15,000	$30,000
Loss of 1 Hand or Loss of 1 Foot	$7,500	$15,000
Partial Dismemberment		
Loss of 1 or More Fingers or Toes	$600	$750
Partial Amputation of Finger or Toe	$200	$250
Catastrophic Benefits	**Acc Plan 1**	**Acc Plan 2**
Catastrophic Loss		
Loss of Sight in Both Eyes or Hearing in Both Ears	$15,000	$25,000
Loss of Speech or Sight in 1 Eye or Hearing in 1 Ear	$3,750	$7,500
Coma	$10,000	$20,000
Paralysis		

Paraplegia	$7,500	$15,000
Quadriplegia	$15,000	$30,000

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 & workout sessions	25% up to $1500 per accident	25% up to $1500 per accident
Health Screening Benefit: Benefit paid for eligible health screening tests & employer sponsored wellness initiatives	$50 up to 1 accidents per person/year	$50 up to 1 accidents 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	$10.25	$15.05
Employee & spouse	$17.86	$26.09
Employee & child(ren)	$18.62	$27.18
Family	$26.22	$38.22

How do I enroll?

You can enroll in your group's Accident Insurance during eligible enrollment period. 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. Wellfleet is focused on providing customer-centric insurance solutions that protect people against risk through every stage of life - from birth to college, the workplace and beyond.

Exclusions & 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 anytravel 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.

Questions?

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

1 Centers for Disease Control & Prevention. (2017. National Estimates of the 10 Leading Causes of Nonfatal Injuries Treated in Hospital Emergency Departments, United States - 2017.
2 Matthew, Michael. (2018, May 1. The 35 most expensive reasons you might have to visit a hospital in the US - and how much it costs if you do. Retrieved from: https://www.businessinsider.com/most-expensive-health-conditions-hospital-costs-2018-2.
3 Federal Reserve. (May 2017. Report on the Economic Well-Being of U.S. Households in 2016. Retrieved from: https://disabilitycanhappen.org/disability-statistic/.

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace Benefits provide 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.

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