

Accident Insurance

Explore Your Benefits & Costs



Group Name: ESC Region 11
Employee Benefits Cooperative
Group Number: 700681

Cleaning the gutters. Yoga class. Soccer practice. Life offers plenty of opportunities for accidental injuries. When an injury happens, Accident Insurance can help. This document includes expanded cost and benefit information for Accident Insurance. As you explore, keep in mind:



Coverage is Guaranteed Issue.



Simplified claims process has limited paperwork and can be submitted/tracked online.



Benefit payments go directly to you. Use them how you'd like!

Accident Insurance doesn't replace your medical coverage; instead, it complements it. **The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.** Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

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.

ReliaStar Life Insurance Company
a member of the Voya® family of companies

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How much does it cost?

This table shows your rates for Accident Insurance. The cost provided below includes Accident Insurance premium and a fee for Voya Travel Assistance.

Monthly Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$12.20	\$19.00	\$19.90	\$26.70

If you have coverage on yourself, your spouse can be covered. Your spouse will be covered for the same Accident benefits as you.

If you have coverage on yourself, your natural children, stepchildren, adopted children or children for whom you are legal guardian can be covered up to age 26. Your children will be covered for the same benefit amounts as you. One premium amount covers all of your eligible children.

What's covered?

Accident Insurance provides a benefit payment after a covered accident that results in the specific injuries and treatments listed in this document. To be eligible, the accident must happen outside of work. Some of the most common treatments and conditions we pay benefits for include:



ER treatment



X-rays



Physical therapy



Stitches



Follow-up doctor treatment(s)

Sample payment amounts

If one of these events happens to you, and your claim is approved, you'd receive a benefit payment in the amount listed below. Use it however you'd like:

Accident-related treatment	Benefit
Emergency room treatment	\$325
X-ray	\$90
Physical or occupational therapy (up to six per accident)	\$60
Stitches (for lacerations, up to 2")	\$90
Follow-up doctor treatment	\$125
Hospital admission	\$1,750
Hospital confinement (per day, up to 365 days)	\$375

This is only a small preview of the benefits available to you.

See the full Schedule of Benefits toward the end of this document.



Receive **\$75** to use however you'd like

Wellness Benefit

Complete an eligible health screening test, and we'll send you a benefit payment to use however you'd like.

- Employees receive an annual benefit payment of \$75.
- Spouses receive an annual benefit payment of \$75.
- Children receive 100% of your benefit amount per child, with no annual maximum.



Take your coverage with you

Portability

If you are in a situation where you will lose eligibility for benefits, such as reduced hours, termination, or a life event such as divorce, you may want to continue your insurance coverage. Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company.

Additional non-insurance service(s)

Access **extra support** next time you travel

Voya Travel Assistance

When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of five types of services: pre-trip information, emergency personal services, medical assistance services, Security Services, and emergency transportation services.

Voya Travel Assistance services are provided by International Medical Group Inc., Indianapolis, IN

Schedule of Benefits

The following list is a summary of the benefits provided by Accident Insurance. You may be required to seek care for your injury within a set amount of time. Note that there may be some variations by state. For a list of standard exclusions and limitations, go to the end of this document.

Accident hospital care	Benefit
Surgery open abdominal, thoracic	\$1,500
Surgery exploratory or without repair	\$200
General Anesthesia	\$250
Blood, plasma, platelets	\$625
Hospital admission	\$1,750
Hospital confinement per day, up to 365 days	\$375
Critical Illness (CCU) Admission	\$1,750
Critical care unit confinement per day, up to 30 days	\$600
Rehabilitation facility confinement per day, up to 90 days	\$225
Observation Unit Stay	\$350
Induced Coma (up to 14 days)	\$200
Non-Induced Coma duration of 14 or more days	\$18,500
Transportation per trip, up to three per accident	\$800
Lodging per day, up to 30 days	\$200

Pet Boarding	\$20
Family care per child per day (up to 45 days)	\$35
Accident care	
Initial doctor visit	\$125
Urgent care facility treatment	\$250
Emergency room treatment	\$325
Ground ambulance	\$550
Air ambulance	\$2,000
Follow-up doctor treatment	\$125
Home Health Care	\$75
Chiropractic treatment up to six per accident	\$60
Prescription Medicine	\$20
Medical equipment	\$275
Physical or occupational therapy up to six per accident	\$60
Speech therapy up to 6 per accident	\$60
Mental Health Therapy (per treatment up to 10)	\$60
Prosthetic device (one)	\$1,250
Prosthetic device (two or more)	\$2,000
Major diagnostic exam	\$300
Outpatient surgery (one per accident)	\$250
Outpatient IV Infusion Therapy	\$45
X-ray	\$90
Lab Service	\$90
Common injuries	
Burns second degree, at least 36% of the body	\$1,500
Burns third degree, at least nine but less than 35 square inches of the body	\$8,500
Burns third degree, 35 or more square inches of the body	\$20,000
Skin grafts	50% of the burn benefit
Emergency dental work	\$400 crown, \$125 extraction
Eye injury removal of foreign object	\$110
Eye injury surgery	\$400
Torn knee cartilage surgery with no repair or if cartilage is shaved	\$250
Torn knee cartilage surgical repair	\$900
Laceration ¹ treated no sutures	\$50
Laceration ¹ sutures up to 2"	\$90
Laceration ¹ sutures 2" – 6"	\$350
Laceration ¹ sutures over 6"	\$750
Laceration (sutures)	\$140
Puncture Wound	\$50
Ruptured disk surgical repair	\$900
Tendon/ligament/rotator cuff exploratory arthroscopic surgery with no repair	\$600
Tendon/ligament/rotator cuff one, surgical repair	\$925
Tendon/ligament/rotator cuff two or more, surgical repair	\$1,400

Concussion	\$350
Traumatic Brain Injury	\$2,000
Paralysis (monoplegia)	\$12,500
Paralysis (hemiplegia)	\$17,500
Paralysis - paraplegia	\$18,000
Paralysis - quadriplegia	\$27,000
Dislocations	Non-surgical/ surgical repair²
Hip joint	\$4,000/8,000
Knee	\$2,500/\$5,000
Ankle or foot bone(s) other than toes	\$1,700/\$3,400
Shoulder	\$2,000/\$4,000
Elbow	\$1,250/\$2,500
Wrist	\$1,250/\$2,500
Finger/toe	\$300/\$600
Hand bone(s) other than fingers	\$1,250/\$2,500
Lower jaw	\$1,250/\$2,500
Collarbone	\$1,250/\$2,500
Partial dislocations	25% of the non-surgical repair amount
Fractures	Non-surgical/ surgical repair³
Hip	\$5,000/\$10,000
Leg	\$2,700/\$5,400
Ankle	\$2,250/\$4,500
Kneecap	\$2,250/\$4,500
Foot excluding toes, heel	\$2,250/\$4,500
Upper arm	\$2,400/\$4,800
Forearm, hand, wrist except fingers	\$2,250/\$4,500
Finger, toe	\$300/\$600
Vertebral body	\$4,000/\$8,000
Vertebral processes	\$1,750/\$3,500
Pelvis except coccyx	\$3,500/\$7,000
Coccyx	\$450/\$900
Bones of face except nose	\$1,300/\$2,600
Nose	\$650/\$1,300
Upper jaw	\$1,600/\$3,200
Lower jaw	\$1,750/\$3,500
Collarbone	\$1,750/\$3,500
Rib or ribs	\$450/\$900
Skull – simple except bones of face	\$1,500/\$3,000
Skull – depressed except bones of face	\$4,000/\$8,000
Sternum	\$400/\$800
Shoulder blade	\$2,250/\$4,500
Chip fractures	25% of the non-surgical reduction amount

¹ Laceration benefits are a total of all lacerations per accident.

² Non-surgical repair of a completely separated joint may be referred to in your policy documentation as a “closed reduction.” Surgical repair of a completely separated joint may be referred to in your policy documentation as an “open reduction.”

³ Non-surgical repair of a fracture may be referred to in your policy documentation as a “closed reduction.” Surgical repair of a fracture may be referred to in your policy documentation as an “open reduction.”

Your coverage includes a Sport Accident Benefit. This means that if your accident occurs while participating in an organized sporting activity (as defined in the certificate of coverage); the benefit amounts in the accident hospital care, accident care or common injuries sections below will be increased by 25%; to a maximum additional benefit of \$1,000.

Accidental Death & Dismemberment

Your coverage also includes Accidental Death & Dismemberment benefits. This means that if you are severely injured or pass away due to an accident, additional benefits may apply. See the chart below for more details. A “common carrier” is commercial transportation that operates on a regular schedule, between predetermined points or cities (such as a bus or airline route).

Accidental Death Benefits	Benefit
Common carrier accident	
Employee	\$100,000
Spouse	\$50,000
Children	\$25,000
Other accident	
Employee	\$50,000
Spouse	\$25,000
Children	\$10,000
Accidental Dismemberment Benefits	
Loss of both hand or both feet or sight in both eyes	\$28,000
Loss of one hand or one foot AND the sight of one eye	\$22,000
Loss of one hand AND one foot	\$22,000
Loss of one hand OR one foot	\$12,500
Loss of two or more fingers or toes	\$1,800
Loss of one finger or one toe	\$1,250

Exclusions and limitations

Standard exclusions for the Certificate, Spouse Accident Insurance, and Children’s Accident Insurance and AD&D are listed below. (These may vary by state.) For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Benefits are not payable for any loss caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- An accident while the covered person is operating a motorized vehicle while intoxicated. Intoxication means the covered person’s blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.

- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.
- Definition and limitations/exclusions may vary by state.



Ready to Enroll?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call: Voya Employee Benefits Customer Service at (877) 236-7564

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16, Wellness Benefit Rider Form #RL-ACC3-WELL-16, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR-16, Catastrophic Accident Rider Form #RL-ACC3-CAR-16, Off Job Accident Disability Income Rider form #RL-ACC3-DIR-16, Sickness Hospital Confinement Rider Form #RL-ACC3-HCR-16, Waiver of Premium Rider form #RL-ACC3-WOP-16, Continuation of Insurance Rider form #RL-ACC3-CNT-16. Form numbers, provisions and availability may vary by state and employer's plan.

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ACC2 Only

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