



Accident Insurance

can pay you money for covered accidental injuries and their treatment.

How does it work?

Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

What's included?

Wellness Benefit

Every year, each family member who has Accident coverage can also receive \$50 for getting a health screening test, such as:

- Blood tests
- Chest X-rays
- Stress tests
- Colonoscopies
- Mammograms

Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.
- You're guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You'll be billed directly.

Who can get coverage?

You	If you're actively at work**
Your spouse	Ages 17 to 64
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

How much does it cost?

Weekly Premium	
You	\$4.10
You and your spouse	\$6.76
You and your child(ren)	\$7.40
You, your spouse and child(ren)	\$10.06

For illustrative purposes only. Actual cost may vary.

**Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.



Accident Insurance – Schedule of Benefits

Covered Injuries	Benefit amount	Emergency and hospitalization benefits	Benefit amount	Accidental death and other covered losses	Benefit amount
Fractures		Ambulance ¹ (ground, once per accident)	\$400	Accidental death*	
Open Reduction	Up to \$7,500			Employee	\$50,000
Closed Reduction	Up to \$3,750	Air ambulance	\$1,500	Spouse	\$20,000
Chips	25% of closed amount	Emergency room treatment	\$150	Child	\$10,000
Dislocations		Emergency treatment in physician office/urgent care facility	\$75	Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss	
Open Reduction	Up to \$6,000	Hospital admission (admission or intensive care admission once per covered accident)	\$1,000	Loss of both hands or both feet; or	\$15,000
Closed Reduction	Up to \$3,000			Loss of one hand and one foot; or	\$15,000
Burns		Intensive care admission (same as above)	\$1,500	Loss of one hand or one foot;	\$7,500
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$2,500	Hospital confinement (per day up to 365 days)	\$200	Loss of two or more fingers, toes or any combination; or	\$1,500
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$5,000	Intensive care confinement (per day up to 15 days)	\$400	Loss of one finger or toe	\$750
35 or more square inches of the body surface	2nd degree – \$1,000 3rd degree – \$10,000	Medical imaging test (once per accident)	\$200	Catastrophic accidental dismemberment*** — once per lifetime, not payable with catastrophic loss⁵ Loss of both hands or both feet; or loss of one hand and one foot	
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit	Outpatient surgery facility service (once per accident)	\$300	Employee (prior to age 65)	\$100,000
Skin graft for any other accidental traumatic loss of skin		Pain management (epidural, once per accident)	\$100	Spouse and child (prior to age 65)	\$50,000
At least 10 square inches, but less than 20 square inches	\$150	Treatment and other services		Employee (ages 65–69)	\$50,000
At least 20 square inches, but less than 35 square inches	\$250	Benefit amount		Spouse and child (prior to age 65)	\$25,000
35 or more square inches of the body surface	\$500	Surgery benefit		Employee (70+ years old)	\$25,000
Concussion	\$150			Open abdominal, thoracic	\$1,500
Coma	\$10,000	Exploratory (without repair)	\$150	Accidental loss — paralysis, sight, hearing and speech⁶ Initial accidental loss — one benefit per accident, not payable with initial dismemberment	
Ruptured disc	\$800	Hernia repair	\$150	Permanent paralysis; or	\$15,000
Knee cartilage		Physician follow-up visit (2 visits per accident)	\$75	Loss of sight of both eyes; or	\$15,000
Torn with surgical repair	\$750	Chiropractic visit ² (up to 3 visits per calendar year)	\$25	Loss of sight of one eye; or	\$7,500
Exploratory surgery or cartilage shaved, only	\$150	Therapy services (up to 10 per accident)		Loss of the hearing of one ear	\$7,500
Laceration	\$25–\$600	Occupational therapy	\$25	Catastrophic accidental loss*** — once per lifetime, not payable with catastrophic dismemberment Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes	
Tendon/ligament and rotator cuff		Speech therapy	\$25	Employee (prior to age 65)	\$100,000
Surgical repair of one	\$800	Physical therapy	\$25	Spouse and child (prior to age 65)	\$50,000
Surgical repair of two or more	\$1,200	Prosthetic device or artificial limb		Employee (ages 65–69)	\$50,000
Exploratory surgery without repair	\$150	One	\$750	Spouse and child (prior to age 65)	\$25,000
Dental work, emergency		More than one	\$1,500	Employee (70+ years old)	\$25,000
Extraction	\$100	Appliance (once per accident)		Spouse and child (70+ years old)	\$12,500
Crown	\$300	Blood, plasma and platelets	\$400		
Eye injury	\$300	Travel due to accident ³ Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip ⁴	\$0.40 per mile		
		Lodging (per night up to 30 days per accident)	\$150		
		Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)	\$100		

Accident coverage is a limited policy.

In CT, there is a \$500 benefit payable for outpatient emergency room medical care for accidental ingestion of a controlled substance.

*The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee—\$150,000; spouse—\$60,000; child—\$30,000

**Catastrophic accidental benefit — payable after fulfilling a 365 day elimination period.

1 In CA and CT, no ground or air ambulance benefit is payable.

2 In KS, no chiropractic benefit is payable.

3 In NJ, no transportation benefit is payable.

4 In NJ, no lodging benefit is payable.

5 In ME, catastrophic benefits amounts vary. In PA, no catastrophic accidental dismemberment benefit is payable.

6 In PA, no paralysis benefit is payable.