

Accident Insurance



Help minimize the financial impact that can come with an accidental injury

What is it?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. 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.



Who can be covered?

You have the option to enroll yourself as well as your spouse and children in Accident Insurance coverage to meet your needs.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider.

**The definition of "child" may vary by state. Please contact your employer for more information.



Wellness Benefit

Your coverage includes a Wellness Benefit, which will pay you and covered family members an annual benefit if they complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram and a routine eye or dental exam.

\$50 for employees, \$50 for spouses, 100% of your benefit amount per child.

Why should I consider it?



Benefits will be paid directly to you to use for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.



Coverage is always guaranteed issue.



Your coverage can go with you if you leave your employer or retire, and you'll be billed directly.

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 High Plan			
Employee	Employee and Spouse	Employee and Children	Family
\$11.98	\$21.74	\$23.36	\$33.12

Monthly Rates Low Plan			
Employee	Employee and Spouse	Employee and Children	Family
\$8.92	\$16.19	\$17.40	\$24.67

Semi-Monthly Rates High Plan			
Employee	Employee and Spouse	Employee and Children	Family
\$5.99	\$10.87	\$11.68	\$16.56

Semi-Monthly Rates Low Plan			
Employee	Employee and Spouse	Employee and Children	Family
\$4.46	\$8.10	\$8.70	\$12.34



What kinds of injuries and treatments does it cover?

Your Accident Insurance coverage is always guaranteed issue, and it provides a benefit payment after a covered accident that results in specific injuries and treatments. You may be required to seek care for your injury within a set amount of time. The following list presents a sample of the benefits provided by Accident Insurance. State variations may apply. For a complete description of your available benefits, see your certificate of insurance and any riders.

Accident hospital care which includes:

	Level 1	Level 2
Surgery (open abdominal, thoracic)	\$800	\$1,000
Surgery (exploratory or without repair)	\$125	\$150
General Anesthesia	\$100	\$150
Blood, Plasma, Platelets	\$400	\$500
Hospital Admission	\$1,250	\$1,500
Hospital Confinement (per day, up to 365 days)	\$250	\$400
Critical Care Unit (CCU) Admission	\$1,250	\$1,500
Critical Care Unit Confinement (per day up to 30 days)	\$375	\$500
Rehabilitation Facility Confinement (per day up to 90 days)	\$200	\$250
Observation Unit Stay	\$200	\$250
Induced Coma (up to 14 days)	\$100	\$125
Non-Induced Coma (duration of 14 or more days)	\$11,500	\$14,500
Transportation (per trip up to 3 per accident)	\$500	\$650
Lodging (per day up to 30 days)	\$120	\$150
Pet Boarding	\$15	\$15

Accident care which includes:

	Level 1	Level2
Initial Doctor Visit	\$100	\$200
Urgent Care Facility Treatment	\$200	\$275
Emergency Room Treatment	\$200	\$275
Ground Ambulance	\$300	\$550
Air ambulance	\$1,000	\$1,250
Follow-up Doctor Treatment	\$100	\$200
Home Health Care	\$50	\$50
Prescription Medicine	\$10	\$10
Medical Equipment	\$175	\$275
Physical or Occupational Therapy (per treatment up to 10)	\$30	\$40
Speech Therapy (per treatment up to 10)	\$30	\$40
Mental Health Therapy (per treatment up to 10)	\$30	\$40
Prosthetic Device (one)	\$500	\$625
Prosthetic Device (two or more)	\$800	\$1,000
Major Diagnostic Exams	\$125	\$200
<ul style="list-style-type: none"> • CT (computerized tomography) or CAT scan (computerized axial tomography) • MRI (magnetic resource imaging) • EEG (electroencephalogram) • PET (positron emission tomography) scan • Ultrasound 		

Outpatient Surgery	\$150	\$200
Outpatient IV Infusion Therapy	\$25	\$30
X-ray	\$125	\$200
Lab Services	\$50	\$60

Common injuries which include:

	Level 1	Level 2
Burns (2 nd degree, at least 36% of body)	\$1,000	\$1,125
Burns (3 rd degree, at least 2% but less than 4% of the total body surface area)	\$4,500	\$6,000
Burns (3 rd degree, 4% or more of the total body surface area)	\$10,000	\$12,500
Skin Grafts (of burn benefit)	50%	50%
Emergency Dental Work (Crown)	\$250	\$300
Emergency Dental Work (Extraction)	\$60	\$75
Eye Injury (removal of foreign object)	\$60	\$80
Eye Injury (surgery)	\$225	\$500
Torn Hip, Knee or Shoulder Cartilage (surgery with no repair or if cartilage is shaved)	\$150	\$175
Torn Hip, Knee or Shoulder Cartilage (surgical repair)	\$500	\$650
Laceration ¹ (treated - no sutures)	\$20	\$25
Laceration ¹ (sutures up to 2")	\$40	\$50
Laceration ¹ (sutures 2" to 6")	\$160	\$200
Laceration ¹ (sutures over 6")	\$320	\$750
Puncture Wound ¹	\$25	\$25
Ruptured Disk (surgical repair)	\$500	\$650
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	\$275	\$350
Tendon, Ligament, Rotator Cuff (1, surgical repair)	\$550	\$675
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	\$800	\$1,000
Concussion	\$150	\$500
Traumatic Brain Injury	\$1,250	\$1,500
Paralysis (monoplegia)	\$5,000	\$7,500
Paralysis (hemiplegia)	\$10,000	\$12,500
Paralysis (paraplegia)	\$12,000	\$14,000
Paralysis (quadriplegia)	\$30,000	\$50,000

Dislocations which include:

Complete ² /Complete Requiring Surgical Repair ³	Level 1	Level 2
Hip Joint	\$3,200/\$6,400	\$4,000/\$8,000
Knee	\$2,000/\$4,000	\$2,500/\$5,000
Ankle or foot bone(s) (other than toes)	\$1,200/\$2,400	\$1,700/\$3,400
Shoulder	\$2,200/\$4,400	\$2,200/\$4,400
Elbow	\$900/\$1,800	\$1,250/\$2,500
Wrist	\$900/\$1,800	\$1,250/\$2,500
Finger/toe	\$275/\$550	\$350/\$700
Hand bone(s) (other than fingers)	\$900/\$1,800	\$1,250/\$2,500
Lower jaw	\$900/\$1,800	\$1,250/\$2,500
Collarbone	\$900/\$1,800	\$1,250/\$2,500
Incomplete dislocations: % of the complete amount	25% of the complete amount	25% of the complete amount

Fractures which include:

Non-Surgical Repair ⁴ /Surgical Repair ⁵	Level 1	Level 2
Hip	\$3,000/\$6,000	\$5,000/\$10,000
Leg	\$2,500/\$5,000	\$2,700/\$5,400
Ankle	\$1,800/\$3,600	\$2,250/\$4,500
Heel	\$1,800/\$3,600	\$2,250/\$4,500
Kneecap	\$1,800/\$3,600	\$2,250/\$4,500
Foot (excluding toes, heel)	\$1,800/\$3,600	\$2,250/\$4,500
Upper arm	\$2,100/\$4,200	\$2,400/\$4,800
Forearm, hand, wrist (except fingers)	\$2,500/\$5,000	\$2,500/\$5,000
Finger, Toe	\$400/\$800	\$400/\$800
Vertebral body	\$3,360/\$6,720	\$4,000/\$8,000
Vertebral processes	\$1,440/\$2,880	\$1,750/\$3,500
Pelvis (except coccyx)	\$3,200/\$6,400	\$3,500/\$7,000
Coccyx	\$400/\$800	\$450/\$900
Bones of the face (except nose)	\$1,200/\$2,400	\$1,300/\$2,600
Nose	\$600/\$1,200	\$650/\$1,300
Upper jaw	\$1,500/\$3,000	\$1,600/\$3,200
Lower jaw	\$1,440/\$2,880	\$1,750/\$3,500
Collarbone	\$1,440/\$2,880	\$1,750/\$3,500
Rib	\$400/\$800	\$450/\$900
Skull – Simple (except bones of the face)	\$1,400/\$2,800	\$1,500/\$3,000
Skull – Depressed (except bones of face)	\$3,000/\$6,000	\$4,000/\$8,000
Sternum	\$360/\$720	\$400/\$800
Shoulder blade	\$1,800/\$3,600	\$2,250/\$4,500
Chip Fractures: % of the Non-Surgical Repair	25% of the complete amount	25% of the complete amount

¹ Laceration benefits are a total of all lacerations per accident. Payable once per covered accident. If your injury qualifies as both a laceration and puncture wound, only one benefit in the higher amount will be payable.

² Complete separated joint that does not require a surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

³ Completely separated joint that requires surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

⁴ Fracture that does not require a surgical repair. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

⁵ Fracture that does require surgical repair. If the doctor diagnoses the fracture as a chip fracture, the benefit will be reduced to a percentage of what would have been paid for a Non-Surgical Repair Fracture of the same bone. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

What else is included?

The benefits below are also included with your coverage. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

Sports Accident Benefit increases the benefit amounts listed in the accident hospital care, accident care or common injuries sections by the percentage indicated in the Certificate of Coverage (and up to a maximum additional benefit amount) if your accident occurs while participating in an organized sporting activity (as defined in the certificate of coverage).

Catastrophic Accident coverage may provide an additional benefit payment if you are severely injured in a covered accident. Note that you will be eligible to receive this benefit payment 365 days after the covered accident. Loss is limited to total and permanent loss of any of the following: both hands or both feet, the use of both arms or both legs, one hand and one foot, one arm and one leg, the sight of both eyes, hearing in both ears, or the ability to speak.

Accidental Death and Dismemberment (AD&D)

If you are severely injured or die as a result of a covered accident, an AD&D benefit may be payable to you or your beneficiary.

Additional Non-Insurance Services

Voya Travel Assistance offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, pre-trip and cultural information, security services and accessible technology.

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

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.

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

- Any Sickness of declining process caused by Sickness.
- 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.

A pre-existing condition means a sickness which, within a designated period prior to the Sickness Hospital Confinement coverage effective date or any increase in coverage for each covered person, resulted in the covered person receiving medical treatment, consultation, care or services (including diagnostic measures). There are no pre-existing condition limitations on this coverage.

*Definition and limitations/exclusions may vary by state.

Exclusions and limitations for Catastrophic Accident coverage (may vary by state) are the same as the exclusions in the Certificate, plus:

- The catastrophic accident benefit reduces to 50% at age 65 and to 25% of the initial benefit amount at age 70.

Questions?

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

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

<https://presents.voya.com/ebrc/beneschlaw>



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-2-23; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR2-23, Children's Accident Rider Form #RL-ACC3-CHR2-23, Wellness Benefit Rider Form #RL-ACC3-WELL2-23, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR2-23, Catastrophic Accident Rider Form #RL-ACC3-CAR2-23, 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, Absence from Employment Premium Waiver Rider form #RL-ACC3-AEPW-23; Continuation of Insurance Rider form #RL-ACC3-CNT2-23. Form numbers, provisions and availability may vary by state and employer's plan.

Accident 2.3 only

For the employees of Benesch, Friedlander, Coplan & Aronoff

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