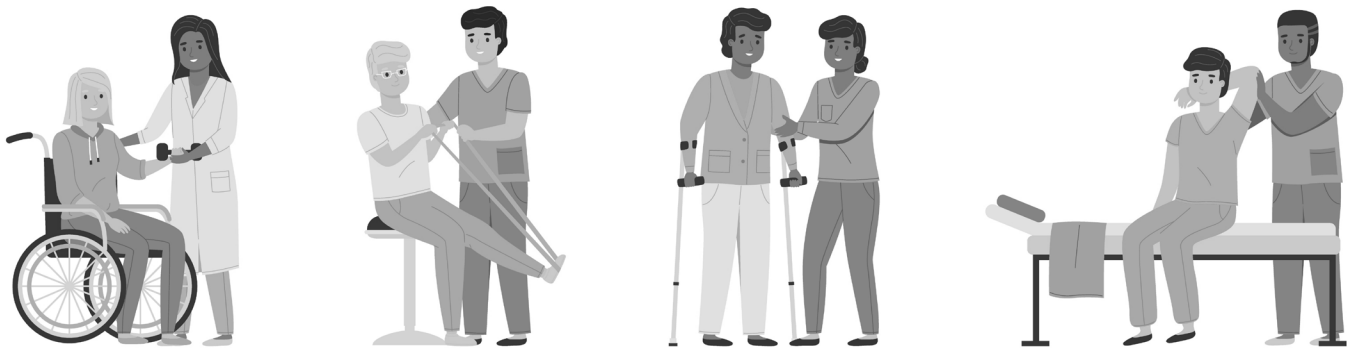
ACCIDENT INSURANCE

NEW BENEFIT AVAILABLE FOR YOU THIS YEAR



HOW ACCIDENT INSURANCE CAN HELP A FAMILY

Your teenager breaks their leg while playing in a game for their high school basketball team.

COVERED BENEFITS	PAYMENT SCHEDULE	CONCLUSION
Ambulance ride to hospital	$400	You receive up to $3,700 to help you offset out-of-pocket expenses – without having to rely solely on your savings. You can use the $3,700 benefit to supplement out-of-pocket medical expenses like in this example, but you can also use the benefits for everyday expenses. Keep in mind that this is not tied to the medical plan; you could use it for cab fare to the hospital or for parking or taking a vacation.
Emergency room or urgent care visit	$200	
X-ray	$100	
Diagnosis of leg fracture	$1,500	
Medical device (crutches)	$400	
Follow-up visit (6 visits per accident @ $100/visit)	$600	
Physical therapy (10 visits per accident @ $50/visit)	$500	
Total payments received from Sun Life Accident policy	$3,700	

Accident Rates

	10-PAY	12-PAY	18-PAY	20-PAY	21-PAY	22-PAY	24-PAY	26-PAY
Employee Only	$7.80	$6.50	$4.33	$3.90	$3.71	$3.55	$3.25	$3.00
Employee + Spouse	$18.72	$15.60	$10.40	$9.36	$8.91	$8.51	$7.80	$7.20
Employee + Children	$18.08	$15.07	$10.04	$9.04	$8.61	$8.22	$7.54	$6.96
Employee + Family	$29.00	$24.17	$16.11	$14.50	$13.81	$13.19	$12.09	$11.16

ACCIDENT INSURANCE

Accident Insurance helps protect your finances after a mishap. When you, your spouse or child has a covered accident, like a fall from a bicycle that requires medical attention, you can receive cash benefits to help cover the unexpected costs.

While health plans may cover direct costs associated with an accident, you can use accident benefits to help cover related expenses like lost income, child care, deductibles and co-pays.

Benefits are payable directly to you. Accident Insurance can be used however you want, and it pays in addition to any other coverage you may already have. And get this – there are no health questions or pre-existing conditions limitations.

What's more, all enrolled family members on your plan are eligible for a wellness-screening benefit, also paid directly to you, once each year per covered person up to a maximum of $300 per family per year.

If there is any discrepancy between the plan details in this benefits guide and the official plan documents, the language in the official plan documents shall prevail as accurate.

ACCIDENT INSURANCE

New Product

WHAT'S COVERED

Once your coverage goes into effect, you can file a claim for covered accidents that occur after your insurance plan's effective date. Unless otherwise specified, benefits are payable only once for each covered accident, as applicable. The full list of benefits is listed here.

DISLOCATIONS	SURGICAL PROCEDURE	NON-SURGICAL PROCEDURE
Hip, Knee, ankle, or bones of the foot, Elbow, wrist, Shoulder, Collarbone, bones of the hand or Lower jaw, Finger(s) or toe(s) (Cost varies depending on the procedure)	$400-$8,000	$200-$4,000
FRACTURES	**SURGICAL PROCEDURE**	**NON-SURGICAL PROCEDURE**
Hip or thigh, Skull-depressed, Skull-simple, Vertebral processes, Bones of the face, Nose, Upper jaw, upper arm, Lower jaw, Collarbone, Shoulder, Forearm, Hand, Wrist, Foot, Ankle, Kneecap, Elbow, Heel or Multiple ribs, Leg, Vertebrae, Sternum or Pelvis, Rib, Finger, Toe or Coccyx	$600 - $7,500	$300 - $3,750
ADDITIONAL INJURIES		
Eye Injury - surgical repair, Eye Injury - object remove, Brain injury, Paralysis—paraplegia, Paralysis—quadriplegia, Coma, Concussion		$200- $25,000
BURNS	**2ND DEGREE**	**3RD DEGREE**
21-40 square centimeters, 41-65 square centimeters, 66-160 square centimeters, 161-255 square centimeters, More than 225 square centimeters, Skin graft (50% of the applicable Burn Benefit)	$300 - $1,500	$750 - $15,000
LACERATIONS		
No sutures and treated by doctor, Single laceration under 5 cm with sutures, 5-15 cm with sutures (total of all lacerations), Greater than 15 cm with sutures (total of all lacerations)	$35 - $700	
MEDICAL SERVICES		
Diagnostic Exam - Arteriogram, Angiogram, CT, CAT, EKG, EEG, or MRI (1 time per benefit year)	$200	
Diagnostic Exam - X-ray (1 time per covered accident)	$100	
Accident Emergency Treatment, non-emergency room (once per covered accident)	$200	
Physician's Follow-up Treatment office visit (per visit, up to 6 times per covered accident)	$100	
Physical Therapy (per visit up to 10 visits per covered accident)	$50	
Medical Devices	$400	
Epidural Pain Management (up to 2 times per covered accident)	$100	
Prescription drug	$35	
Prosthesis (one)	$750	
Prosthesis (two)	$1,500	
Blood, Plasma, or Platelet Transfusion	$200	

ACCIDENT INSURANCE

New Product

HOSPITAL	
Hospital Admission (once per benefit year)	$1,500
Hospital Confinement (per day up to 365 days per covered accident)	$300
Intensive Care Unit Admission (once per Benefit Year; payable instead of Hospital Admission benefit if Confined immediately to ICU)	$2,000
Intensive Care Unit Confinement (per day up to 15 days, payable in addition to any Hospital Confinement benefit)	$300
Ambulance (Ground)	$400
Ambulance (Air)	$1,500
Emergency Room Admission	$200
Family Lodging (per day up to 30 days per benefit year)	$100
Transportation (100 or more miles up to 3 times per covered accident)	$500
Rehabilitation Unit (per day up to 30 days per covered accident)	$100
SURGERY	
Miscellaneous Surgery requiring general anesthesia (not covered by any other benefit)	$750
Open Surgery	$1,500
Exploratory Surgery or Debridement	$500
Tendon/Ligament/Rotator Cuff Tear	$750
Torn Knee Cartilage	$750
Ruptured/Herniated Disc	$750
EMERGENCY DENTAL	
Emergency Dental extraction, Emergency Dental crown	$100 - $200
WELLNESS	
Wellness Screening Benefit (once per benefit year)	$50

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