



# Group Accident Insurance Product Overview

## Accident insurance can help support your employees' financial wellness.

Accident Insurance helps provide financial protection by paying benefits for unexpected accidents, helping to alleviate the economic impact of unforeseen injuries.

### Complement Existing Coverage

Accident Insurance can be offered as a standalone policy or as a complement to existing coverage, helping provide financial relief by paying benefits directly, independent of medical expenses and other coverage.

### Attract and Retain Employees

Help retain top talent and reduce turnover by offering benefits that help provide financial protection when unexpected accidents occur. Spouse and dependent coverage is available.

### Tailor Coverage to Group-Specific Needs

Benefits can be customized to meet the specific needs of different employee populations.

### Accident Insurance can provide benefits for accidental injuries and related medical services such as:

- Dislocations & Fractures
- Ambulance
- Emergency Room Treatment
- Medical Imaging
- Lacerations & Burns
- Outpatient Therapy

## Plan Features

**Conditions of Coverage:** 24-Hour Coverage or Non-Occupational Coverage

**Maximum Covered Accidents:** Up to 6 per Insured, per Calendar Year

**Initial Treatment Period:** 3–365 days following an Accident

**Incurral Period:** 30–730 days following an Accident

## Accident Insurance Benefits Options Include:



### Injury Treatment Benefits

- Ambulance
- Urgent Care
- Emergency Room
- Observation Unit



### Confinement Benefits

- Hospital Admission
- Hospital Confinement
- Hospital Intensive Care Unit
- Rehabilitation Facility



### Common Injuries

- Dislocations & Fractures
- Lacerations
- Burns
- Concussion



### Follow-Up Treatment & Additional Benefits

- Outpatient Therapy Services
- Blood, Plasma & Platelets
- Medical Imaging
- Organized Sports Benefit



### Surgical Benefits

- Torn Knee Cartilage Surgery
- Rotator Cuff Surgery
- Tendon/Ligament Repair
- Hernia Surgery



### Accidental Death & Dismemberment

- Loss of Limb
- Loss of Sight
- Loss of Hearing and Speech
- Paralysis Benefit
- Common Carrier Benefit

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