

Accident Insurance

Enrollment at a glance

For the employees of: OneBeacon Services, LLC, Group #64381-5

What is Accident Insurance?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs while you are not at work, on or after your coverage effective date. The benefit amount depends on the type of injury and care received. You also have the option to elect Accident Insurance to meet your needs. 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.

Features of Accident Insurance include:

- **Guaranteed issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

How can Accident Insurance help?

Below are a few examples of how your Accident Insurance benefits could be used:

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost income due to lost time at work
- Everyday expenses like utilities and groceries

What Accident benefits are available?

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. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any benefits.

Event	Benefit
Accident hospital care	
Surgery open abdominal, thoracic	\$800
Surgery exploratory or without repair	\$80
Blood, plasma, platelets	\$240
Hospital admission	\$800
Hospital confinement per day up to 365	\$200
Critical care unit confinement per day, up to 15 days	\$400
Rehabilitation facility confinement per day for 90 days	\$100
Coma duration of 14 or more days	\$4,000
Transportation per trip, up to three per accident	\$240
Lodging per day, up to 30 days	\$80
Family care per child, up to 45 days	\$15
Follow-up care	
Medical equipment	\$40
Physical therapy per treatment, up to six	\$20
Prosthetic device (one)	\$400
Prosthetic device (two or more)	\$800

Common injuries	
Burns second degree, at least 36% of the body	\$600
Burns third degree, at least nine but less than 35 square inches of the body	\$1,200
Burns third degree, 35 or more square inches of the body	\$8,000
Skin grafts	25% of the burn benefit
Emergency dental work while hospital confined	\$120 crown, \$40 extraction
Eye injury removal of foreign object	\$40
Eye injury surgery	\$160
Torn knee cartilage surgery with no repair or if cartilage is shaved	\$80
Torn knee cartilage surgical repair	\$400
Laceration ¹ treated no sutures	\$20
Laceration ¹ sutures up to 2"	\$40
Laceration ¹ sutures 2" – 6"	\$160
Laceration ¹ sutures over 6"	\$320
Ruptured disk surgical repair	\$320
Tendon/ligament/rotator cuff one, surgical repair	\$320
Tendon/ligament/rotator cuff two or more, surgical repair	\$480

Common injuries, cont.	
Tendon/ligament/rotator cuff exploratory arthroscopic surgery with no repair	\$80
Concussion	\$80
Paralysis quadriplegia	\$8,000
Paralysis paraplegia	\$4,000
Dislocations	Closed/open reduction ²
Hip joint	\$1,600/\$3,200
Knee	\$800/\$1,600
Ankle or foot bone(s) other than toes	\$640/\$1,280
Shoulder	\$240/\$480
Elbow	\$240/\$480
Wrist	\$240/\$480
Finger/toe	\$80/\$160
Hand bone(s) other than fingers	\$240/\$480
Lower jaw	\$240/\$480
Collarbone	\$240/\$480
Partial dislocations	25% of the closed reduction amount
Fractures	Closed/open reduction ³
Hip	\$1,200/\$2,400
Leg	\$640/\$1,280
Ankle	\$240/\$480
Kneecap	\$240/\$480

Foot excluding toes, heel	\$240/\$480
Upper arm	\$280/\$560
Forearm, hand, wrist except fingers	\$240/\$480
Finger, toe	\$40/\$80
Vertebral body	\$640/\$1,280
Vertebral processes	\$240/\$480
Pelvis except coccyx	\$640/\$1,280
Coccyx	\$160/\$320
Bones of face except nose	\$280/\$560
Nose	\$80/\$160
Upper jaw	\$280/\$560
Lower jaw	\$240/\$480
Collarbone	\$240/\$480
Rib or ribs	\$200/\$400
Skull – simple except bones of face	\$800/\$1,600
Skull – depressed except bones of face	\$2,000/\$4,000
Sternum	\$240/\$480
Shoulder blade	\$240/\$480
Chip fractures	25% of the closed reduction amount
Emergency care benefits	
Ground ambulance	\$80
Air ambulance	\$400
Emergency room treatment	\$120
Initial doctor visit	\$40
Follow-up doctor visit	\$40

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

² Closed Reduction of Dislocation = Non-surgical reduction of a completely separated joint. Open Reduction of Dislocation = Surgical reduction of a completely separated joint.

³ Closed Reduction of Fracture = Non-surgical. Open Reduction of Fracture = Surgical.

Who is eligible for Accident Insurance?

- **You**—All active employees working 30+ hours per week.
- **Your spouse***—If you have coverage on yourself, you may enroll your spouse, as long as your spouse is under age 70 and is not covered under your employer's plan as an employee. Your spouse will be covered for the same Accident benefits as you are.
- **Your children****—If you have coverage on yourself; your natural children, stepchildren, adopted children or children for whom you are a legal guardian; are eligible to be covered under your employer's plan, up to the age of 26. Your children will be covered for the same Accident benefits as you are and one premium amount covers all of your eligible children. If both you and your spouse are covered under this policy as an employee; then only one, but not both, may cover the same children under this benefit. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children's coverage.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. Please contact your employer for more information.

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

What does my Accident Insurance include?

The benefits listed below are included with your Accident Insurance coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any benefits.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test.
 - The annual benefit amount is \$50 for completing a health screening test.
 - Your spouse's benefit amount is \$50.
 - The benefit for child coverage is \$25, with an annual maximum of \$100 for all children.

How much does Accident Insurance cost?

All employees pay the same rate, no matter their age. See the chart below for the premium amounts. Rates shown are guaranteed until January 1, 2021.

Monthly Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$5.67	\$11.59	\$12.55	\$18.47

When is my coverage effective?

The effective date of coverage is the date your coverage is active and you are eligible to begin filing claims. The specific injury and event must occur on or after the coverage effective date.

Open enrollment - Your coverage becomes effective on January 1st following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

Exclusions and limitations

Exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance are listed below. (These may vary by state.) 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 that occurs while on full-time 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 semiprofessional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.
- Work for pay, profit or gain..

*See the certificate of insurance and riders for a complete list of available benefits, exclusions and limitations.

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-ACC2-POL-12; Certificate Form #RL-ACC2-CERT-12; and Rider Forms: Spouse Accident Rider Form #RL-ACC2-SPR-12, Children's Accident Rider Form #RL-ACC2-CHR-12, Wellness Benefit Rider Form #RL-ACC2-WELL-12,. Form numbers, provisions and availability may vary by state.

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