

# Accident Insurance



## 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.

## 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'll have base coverage without medical underwriting. 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	Can get coverage as long as you have purchased coverage for yourself.
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

\*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. See Schedule of benefits for a complete listing of what is covered.

## What's included?

### Organized Sports Benefit

Each family member that has Accident coverage is eligible for a 10% increase in payable benefits within the Injury and Treatment schedule of benefit categories. See disclosures and schedule of benefits for more information.

### Domestic Steerage

The plan provides enhanced Hospital benefits of 50% when you use hospitals owned, operated, or controlled by your employer. See schedule of benefits for more information.

## How much does it cost?

Your monthly premium	Option 1
You	\$6.57
You and your spouse	\$11.36
You and your children	\$15.40
Family	\$20.19

## SCHEDULE OF BENEFITS

### Accidental Death and Dismemberment

AD&D	
Employee	\$50,000
Spouse	\$25,000
Children	\$12,500
Common Carrier	
Benefit can pay if the insured individual is injured as a fare-paying passenger on a common carrier (examples include mass transit trains, buses and planes)	
Employee	\$50,000
Spouse	\$25,000
Children	\$12,500
Dismemberment	
Both Feet	\$50,000
Both Hands	\$50,000
One Foot	\$25,000
One Hand	\$25,000
Thumb and Index Finger of the same Hand	\$12,500
Coma	
Coma	\$10,000
Loss of Use	
Hearing	\$25,000
Sight of one Eye	\$25,000
Sight of both Eyes	\$50,000
Speech	\$25,000
Paralysis	
Uniplegia	\$12,500
Hemi/Paraplegia	\$25,000
Triplegia	\$37,500
Quadriplegia	\$50,000

### Hospitalization

Admission*	\$1,000
Admission – Hospital ICU	\$1,000
Daily Stay (amount)	\$300
Daily Stay – Hospital ICU (amount)	\$300
Short Stay	\$200
*Domestic Steerage	50%

### Injury

Organized Sports	10%
Burns	
2nd Degree Burns - At least 5%, but less than 20% of skin surface	\$750
2nd Degree Burns - 20% or greater of skin surface	\$1,500
3rd Degree Burns - Less than 5% of skin surface	\$3,000

### Injury

3rd Degree Burns - At least 5%, but less than 20% of skin surface	\$7,500
3rd Degree Burns - 20% or greater of skin surface	\$15,000
Concussion	
Concussion	\$200
Connective Tissue Damage	
One Connective Tissue (tendon, ligament, rotator cuff, muscle)	\$90
Two or more Connective Tissues (tendon, ligament, rotator cuff, muscle)	\$150
Dislocations	
Knee joint (other than patella)	\$2,000
Ankle bone or bones of the foot (other than toes)	\$2,000
Hip joint	\$4,125
Collarbone (sternoclavicular)	\$1,000
Elbow joint	\$600
Hand (other than Fingers)	\$600
Lower Jaw	\$600
Shoulder	\$600
Wrist joint	\$600
Collarbone (acromioclavicular and separation)	\$400
Finger or Toe (Digit)	\$200
Kneecap (patella)	\$600
Incomplete Dislocation - Payable as a % of the applicable Dislocations benefit	25%
Eye Injury	
Eye Injury	\$200
Fractures	
Skull (except bones of Face or Nose), Depressed	\$5,500
Hip or Thigh (femur)	\$4,125
Skull (except bones of Face or Nose), Non-depressed	\$2,750
Vertebrae, body of (other than Vertebral Processes)	\$1,650
Leg (mid to upper tibia or fibula)	\$1,650
Pelvis	\$1,650
Bones of the Face or Nose (other than Lower Jaw, Mandible or Upper Jaw, Maxilla)	\$825
Upper Arm between Elbow and Shoulder (humerus)	\$825
Upper Jaw, Maxilla (other than alveolar process)	\$825

### Injury

Ankle (lower tibia or fibula)	\$550
Collarbone (clavicle, sternum) or Shoulder Blade (scapula)	\$550
Foot or Heel (other than Toes)	\$550
Forearm (olecranon, radius, or ulna), Hand, or Wrist (other than Fingers)	\$550
Kneecap (patella)	\$550
Lower Jaw, Mandible (other than alveolar process)	\$550
Vertebral Processes	\$550
Rib	\$550
Tailbone (coccyx), Sacrum	\$550
Finger or Toe (Digit)	\$275
Chip Fracture - Payable as a % of the applicable Fractures benefit	25%
Same bone maximum incurred per accident	1 Fracture
Maximum payable multiplier for multiple bones	2 Times
Internal Injuries	
Internal Injuries	\$200
Lacerations	
No Repair	\$65
Repair Less than 2 inches	\$200
Repair At least 2 inches but less than 6 inches	\$400
Repair 6 inches or greater	\$800
Loss of a Digit	
One Digit (other than a Thumb or Big Toe)	\$1,000
One Digit (a Thumb or Big Toe)	\$1,500
Two or more Digits	\$2,000
Knee Cartilage	
Knee Cartilage (Meniscus) Injury	\$200
Ruptured or Herniated Disc	
One Disc	\$180
Two or more Discs	\$300

### Recovery

At-Home Care	\$125
Physician Follow-Up Visits	\$100
Physician Follow-Up Maximum Visits	2 Visits
Prescription Drug	\$25
Prescription Benefit Incidence per covered accident	1 Per Insured
Rehabilitation or Subacute Rehabilitation Unit	\$150
Behavior Health Therapy	\$25

## SCHEDULE OF BENEFITS

<b>Recovery</b>		<b>Treatment</b>	
Behavior Health Therapy visits	15 Days	Organized Sports	10%
Therapy Services (chiro, speech, PT, occ)	\$25	Ambulance	
Therapy Services Maximum Days	15 Days	Air	\$1,000
<b>Surgery</b>		Ground	\$300
Dislocations		Durable Medical Equipment	
Dislocation, Surgical Repair - Payable as a % of the applicable Injury benefit	100%	Tier 1 (arm sling, cane, medical ring cushion)	\$50
Anesthesia		Tier 2 (bedside commode, cold therapy system, crutches)	\$100
Epidural or Regional Anesthesia	\$100	Tier 3 (back brace, body jacket, continuous passive movement, electric scooter)	\$200
General Anesthesia	\$250	Emergency Dental Repair	
Connective Tissue		Dental Crown	\$350
Exploratory without Repair	\$100	Dental Extraction	\$115
Repair for One Connective Tissue	\$800	Filling or Chip Repair	\$90
Repair for Two or more Connective Tissues	\$1,200	Imaging	
Eye Surgery		Tier 1: X-rays or Ultrasound	\$50
Eye Surgery, Requiring Anesthesia	\$300	Tier 2: Bone Scan, CAT, CT, EEG, MR, MRA, or MRI	\$200
<b>Fractures</b>		Medical Imaging Incidence allowance covered accident per Tier	1 Per Insured Per Tier
Fractures, Surgical Repair - Payable as a % of the applicable Injury benefit	100%	Lodging	
Surgical Repair same bone maximum incurred per accident	1 Fracture	Lodging (per night)	\$150
Surgical Repair same bone maximum payable multiplier for multiple bones	2 Times	Prosthetic Device	
General Surgery		One Device or Limb	\$750
Abdominal, Thoracic, or Cranial	\$1,500	Two or more Devices or Limbs	\$1,500
Exploratory	\$150	Skin Grafts	
Incidence per covered accident	1 Per Insured	For Burns - Payable as a % of the applicable Burn benefit	50%
Hernia Surgery		Not Burns - Less than 20% of skin surface	\$250
Hernia Surgery	\$150	Not Burns - 20% or greater of skin surface	\$500
<b>Knee Cartilage</b>		Treatment	
Knee Cartilage (Meniscus) Exploratory without Repair	\$150	Emergency Room Treatment	\$100
Knee Cartilage (Meniscus) with Repair	\$750	Injections to Prevent or Limit Infection (tetanus, rabies, antivenom, immune globulin)	\$50
Outpatient Surgical Facility		Pain Management Injections (epidural, cortisone, steroid)	\$100
Outpatient Surgical Facility	\$300	Transfusions	\$400
Ruptured or Herniated Disc Surgery		Transportation (per trip)	\$100
Exploratory without Repair	\$125	Family Care	\$50
One Disc	\$675	Pet Boarding (per day)	\$25
Two or more Discs	\$1,000	Treatment in a Physician's Office or Urgent Care Facility (initial)	\$75

## Organized Sports Benefit

This increased benefit payment will be applied if the covered Accident occurs while playing an organized sport that required formal registration to participate and is officiated by someone certified to act in that capacity.

## Domestic Steerage

This enhanced benefit applies to Hospital Admission.

## Active employment

You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 20 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 0 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at [www.medicare.gov/sites/default/files/2022-03/02110-medigap-guide-health-insurance.pdf](http://www.medicare.gov/sites/default/files/2022-03/02110-medigap-guide-health-insurance.pdf).

## Effective date of coverage

Coverage becomes effective on the first day of the month in which payroll deductions begin.

## Exclusions and limitations

We will not pay benefits for a claim that is caused by, contributed to by, or occurs as the result any of the following:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation or activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
- participating in war or any act of war, whether declared or undeclared;
- combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
- a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
- elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of trauma, infection, or other diseases;
- any Sickness, bodily infirmity, or other abnormal physical condition or Mental or Nervous Disorders, including diagnosis, treatment, or surgery for it;
- Infection. This exclusion does not apply when the infection is due directly to a cut or wound sustained in a Covered Accident;
- experimental or investigational procedures;
- operating any motorized vehicle while intoxicated;
- operating, learning to operate, serving as a crew member of any aircraft or hot air balloon, including those which are not motor-driven, unless flying as a fare paying passenger;
- jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven;
- travel or flight in any aircraft or hot air balloon, including those which are not motor-driven, if it is being used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere; practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- riding or driving an air, land or water vehicle in a race, speed or endurance contest; and
- engaging in hang-gliding, bungee jumping, sail gliding, parasailing, parakiting, or BASE jumping.

The Accidental Death and Dismemberment Benefits are also subject to the following Exclusions. We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:

- being intoxicated; and
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, intoxicant, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician

Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

## Termination of employee coverage

If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the:

- the date this policy is canceled by Unum or your employer;
- the date you are no longer in an eligible group;
- the date your eligible group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made;
- the last day you are in active employment.

However, as long as premium is paid as required, coverage will continue

- in accordance with the Continuation of your Coverage during Absences provision; or
- if you elect to continue coverage for you, your Spouse, and Children under Portability of Accident Insurance.

We will provide coverage for a Payable Claim that occurs while you are covered under this certificate

## Accident Insurance

### THIS IS A LIMITED BENEFITS POLICY

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to certificate form GAC16-1 et al. and GAC16-2, GAC16-2-IL, GAC16-3-NH, GAC16-2-OH, and GAC16-2-UT. Policy Form GAP16-1 et al. in all states, GAP16-3-NH in New Hampshire or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Unum Insurance Company, Portland, Maine

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