

Voluntary Accident Insurance



Voluntary benefits. So important.

No one likes to think about the possibility of an accident, but the likelihood—as well as the havoc it can cause for families—is very real. Whether it's an automobile accident, sports injury or the inevitable slip-and-fall, an accident can bring about not only lifestyle challenges but tangible economic ones as well. And it's not a few Americans who are impacted each year by these occurrences; it's literally millions of them.

Health insurance can offset many of the treatment costs, but there are "hidden" costs as well: time lost from work, satisfying deductibles, paying co-pays. And don't forget medications, convenient meals for the family and transportation to and from doctor visits. As a safety net against all the incremental burdens and expenses an accidental injury can cause, Reliance Standard offers Voluntary Accident Insurance (VAI).

The VAI plan offers employers a valuable benefit at no direct cost and employees an excellent opportunity to purchase valuable guaranteed issue coverage, through convenient payroll deduction. Key plan features include:

- ▶ All coverage is Guaranteed Issue—no medical underwriting
- ▶ 24-hour and non-occupational coverage available
- ▶ Three different plan levels available
- ▶ Employee-only, employee + spouse, employee + child(ren) and family rates
- ▶ Optional accidental death & dismemberment benefits
- ▶ Portability
- ▶ FMLA/MSLA continuation
- ▶ Wellness benefit standard, may be excluded
- ▶ May be purchased as 100% employee paid or contributory

Do the math:

More than **one in ten** Americans suffered a nonfatal injury last year.

CDC, National Center for Injury Prevention and Control, 2010



Do the math:

The economic impact of unintentional injuries in the US amounts to about **\$2,200 per person**, or about **\$5,700 per household**. These are costs that every individual and household pays whether directly out of pocket, through higher prices for goods and services, or through higher taxes.

National Safety Council, 2008



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The Benefit

There are three benefit plans from which employers can choose for their employees with differing levels of benefits from plan to plan. Employers can choose to offer one, two or all three benefit plans to their employees.

Eligibility

Eligible employees are all active full-time employees working a minimum of 30 hours per week. Both Employee and Spouse must be under the age of 70 at the date of application in order to apply for this coverage.

Employee must be insured for dependents to be covered. A person may not have coverage as both an employee and as a covered dependent.

Optional Accidental Death & Dismemberment Benefits

Accidental Death & Dismemberment is included as our standard. However, it may be removed at the employer's discretion. Accidental Death can be standalone, but it is required when including Accidental Dismemberment in the plan.

Portability

The employee may be able to keep his/her insurance (and any Dependent Insurance) if he/she becomes ineligible. The employee must have been covered for at least 12 months and can be given credit for time under the prior carrier's plan. He/she can elect a lower plan at the time he/she ports coverage, however the plan features (eg. AD&D, Wellness benefits) must remain the same. Premiums are direct-billed to the insured on a quarterly basis.

Wellness Benefit

An insured and his/her insured dependents may receive up to \$100 benefit payable for one health screening test performed within a 12-month period. Some of the health screening tests covered under the policy are: breast ultrasound and mammography, blood test for triglycerides, fasting blood glucose test, chest x-ray, colonoscopy, and pap smear.

Exclusions

The following is a list of the exclusions. An accident benefit will not be paid under the following circumstances:

- ▶ Intentionally self-inflicted injuries
- ▶ Act of war, declared or undeclared
- ▶ Committing a felony
- ▶ Riding in, getting into or out of any aircraft owned, operated or piloted by the insured
- ▶ Injury arising out of or in the course of employment for wage or profit (if policy is non-occupational)
- ▶ Any loss to which sickness, disease, myocardial infarction, acute or chronic intoxication or voluntary consumption of an illegal/controlled substance or drug is a contributing factor

For a comprehensive list of exclusions, please refer to the policy.

Scheduled Benefits

Emergency Care	Plan A	Plan B	Plan C
Ambulance Transportation	\$100	\$150	\$200
Air Ambulance Transportation	\$500	\$750	\$1,000
Emergency Treatment	\$150	\$200	\$250
Diagnostic Exams	\$100	\$200	\$400
Initial Physician Office Visit	\$50	\$75	\$100
General Treatment	Plan A	Plan B	Plan C
Initial Hospital Admission	\$500	\$1,000	\$1,500
Initial Intensive Care Unit (ICU) Hospital Admission	\$1,000	\$1,500	\$2,250
Hospital Confinement per day	\$200	\$250	\$350
Intensive Care Unit (ICU) Confinement per day	\$400	\$500	\$700
Rehabilitation Facility Confinement per day	\$50	\$100	\$150
Follow-Up Physician Visit	\$50	\$75	\$100
Transportation	\$300	\$450	\$600
Lodging per day	\$100	\$150	\$200
Specified Covered Injury & Treatment Benefits	Plan A Surgical/Non-Surgical	Plan B Surgical/Non-Surgical	Plan C Surgical/Non-Surgical
Fractures	Up to \$5,000/Up to \$2,500	Up to \$7,500/Up to \$3,750	Up to \$10,000/Up to \$5,000
Chip Fractures	25% benefit of non-surgical full fracture	25% benefit of non-surgical full fracture	25% benefit of non-surgical full fracture
Multiple Fractures	100% of the highest benefit for any one fracture among all fractures sustained	100% of the highest benefit for any one fracture among all fractures sustained	100% of the highest benefit for any one fracture among all fractures sustained
Dislocations	Up to \$3,200/Up to \$1,600	Up to \$4,800/Up to \$2,400	Up to \$6,400/Up to \$3,200
Partial Dislocation	25% benefit of non-surgical full dislocation	25% benefit of non-surgical full dislocation	25% benefit of non-surgical full dislocation
Multiple Dislocations	100% of the highest benefit amount for any one dislocation among all dislocations sustained	100% of the highest benefit amount for any one dislocation among all dislocations sustained	100% of the highest benefit amount for any one dislocation among all dislocations sustained
Blood, Plasma and Platelets	\$200	\$300	\$400
2nd degree burns	Up to \$800	Up to \$1,600	Up to \$3,200
3rd degree burns	Up to \$6,400	Up to \$12,800	Up to \$25,600
Skin grafts due to burns	25% of burn benefit	25% of burn benefit	25% of burn benefit
Coma	\$5,000	\$7,500	\$10,000
Concussion	\$100	\$150	\$200
Dental Injury – Crown	\$150	\$300	\$400
Dental Injury – Extraction	\$50	\$75	\$100
Eye Injury – Removal of foreign object	\$100	\$150	\$200
Eye Injury – surgical repair	\$200	\$300	\$400

Scheduled Benefits

Surgery Benefits	Plan A	Plan B	Plan C
Exploratory Surgery (no repair)	\$100	\$150	\$200
Knee Cartilage	\$300	\$450	\$800
Abdominal or Thoracic Surgery	\$1,000	\$1,500	\$2,000
Ruptured Disc	\$500	\$750	\$1,000
Tendon, Ligament or Rotator Cuff	\$50	\$75	\$100
Transitional & Paralysis Benefits	Plan A	Plan B	Plan C
Medical Appliance	\$100	\$150	\$200
Prosthesis (One)	\$500	\$750	\$1,000
Prosthesis (Two)	\$1,000	\$1,500	\$2,000
Physical Therapy	\$25	\$35	\$50
Paralysis – Paraplegia or Hemiplegia	\$5,000	\$7,500	\$10,000
Paralysis – Quadriplegia	\$10,000	\$15,000	\$20,000
AD&D Benefits	Plan A	Plan B	Plan C
Employee Loss of Life	\$25,000	\$50,000	\$100,000
Spouse Loss of Life	\$12,500	\$25,000	\$50,000
Child(ren) Loss of Life	\$5,000 per child	\$10,000 per child	\$20,000 per child
Loss of Life on a Common Carrier	100% Loss of Life	100% Loss of Life	100% Loss of Life
Loss of a Hand, Foot, Arm, Leg, Sight in one Eye, Hearing in one Ear	50% Loss of Life	50% Loss of Life	50% Loss of Life
Loss of Finger, Thumb or Toe	\$250	\$500	\$500
Combination Loss of two or more – Finger, Thumb, or Toe	\$750	\$1,500	\$1,500
Catastrophic Loss – of Speech	100% Loss of Life	100% Loss of Life	100% Loss of Life
Catastrophic Loss – Two or more losses except fingers, thumbs or toes	100% Loss of Life	100% Loss of Life	100% Loss of Life
Wellness Health Screening	\$50	\$75	\$100

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