

ACCIDENT RECOVERY

An accident can change everything in the blink of an eye. The costs of dealing with a life-altering accident can be overwhelming for those who are unprepared. Bills can pile up quickly, linger for years after an accident, and have a lasting effect on everyone in the household.

The Accident Recovery plan offers your employees an additional layer of financial protection. This plan pays your employees directly in the event of a covered accident.

PLAN HIGHLIGHTS

- Choose from three plan options
- Benefits are paid directly to your employees, with no coordination of benefits with their medical plan
- Employees can purchase coverage for themselves, their spouses, and eligible dependents
- Accidental Death and Dismemberment rider option available
- Low participation requirement (five employees)

PARTICIPATION

A minimum of five approved employee applications is required.



The average number of emergency room visits in the U.S. in a given year.

American Academy of Urgent Care Medicine, 2014

24-HOUR OR
OFF-THE-JOB
COVERAGE AVAILABLE



The percentage of disabling accidents and illnesses that aren't work-related and are therefore not covered by workers' compensation.

National Safety Council, Injury Facts 2011 Edition

COVERAGE & OPTIONS

ACCIDENT TREATMENT	BASIC	SELECT	ULTRA
Physician Office Visit (per visit, up to 2 visits)	\$125	\$150	\$225
Emergency Treatment	\$125	\$150	\$225
Emergency Dental (crown)	\$250	\$300	\$450
Major Diagnostic Exam	\$200	\$240	\$360
Lacerations	\$450	\$540	\$810
Burns	Up to \$2,500	Up to \$3,000	Up to \$4,500
Eye Injury (surgical repair)	\$200	\$240	\$360
Brain Injury	\$500	\$600	\$900
Dislocation (examples, open)			
Hip	\$2,750	\$3,300	\$4,950
Knee or Shoulder	\$600	\$720	\$1,080
Toe or Finger	\$125	\$150	\$225
Fractures (examples, open)			
Hip	\$2,750	\$3,300	\$4,950
Leg	\$1,200	\$1,440	\$2,160
Nose, Heel, or Finger(s)	\$600	\$720	\$1,080
HOSPITAL CARE	BASIC	SELECT	ULTRA
Initial Hospitalization	\$1,000	\$1,200	\$1,600
Hospital Confinement (per day, up to 365 days)	\$250	\$250	\$250
Hospital ICU (per day, up to 15 days)	\$500	\$500	\$500
Surgery (reparation of internal injuries)	\$1,250	\$1,500	\$2,000
Ambulance (air/ground)	\$1,250/\$200	\$1,500/\$240	\$2,000/\$320
Blood, Plasma, Platelets	\$200	\$240	\$320
FOLLOW-UP	BASIC	SELECT	ULTRA
Physician Follow-up (per visit, up to 6 visits)	\$50	\$70	\$80
Physical Therapy (per visit, up to 6 visits)	\$100	\$140	\$160
Rehabilitation Unit (per day, up to 30 days)	\$125	\$175	\$200
Appliance (for locomotion)	\$100	\$140	\$160
Prosthetic Device (per device, up to 2 devices)	\$375	\$525	\$600
Family Lodging (per day, up to 30 days)	\$100	\$150	\$175
Transportation (per round trip, up to 5 round trips)	\$400	\$600	\$700
Post Transportation	\$200	\$300	\$350
SURGERY	BASIC	SELECT	ULTRA
Tendon/Ligament	\$500	\$600	\$800
Torn Knee (surgical repair)	\$500	\$600	\$800
Ruptured Disc	\$500	\$600	\$800
Torn Rotator Cuff	\$500	\$600	\$800
WELLNESS BENEFIT	BASIC	SELECT	ULTRA
Annual benefit amount	\$60	\$75	\$105

To promote healthier routines, insureds can receive an annual payment for having covered health screenings and tests, such as a mammogram, Pap test, PSA (Prostate-Specific Antigen) test, and colonoscopy.