

# Accident Insurance

Help minimize the financial impact that can come with an accidental injury



## What is it?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. 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.

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## Who can be covered?

You have the option to enroll yourself as well as your spouse\* and children\* in Accident Insurance coverage to meet your needs.

\*Employees must be enrolled in order to elect coverage for eligible spouse and eligible dependent children as defined in the Certificate of Coverage and Riders.

## Why should I consider it?



Benefits will be paid directly to you to use for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it’s up to you.



Coverage is always guaranteed issue.



You can choose to take this coverage with you if you leave your employer or retire, and you’ll be billed at the same rates via direct billing.



### Wellness Benefit

Your coverage includes a Wellness Benefit, which will pay you and covered family members an annual benefit if they complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram and a routine eye or dental exam.

\$50 for employees, \$50 for spouses, \$50 per child, per policy per calendar year

## How much does it cost?

This table shows your rates for Accident Insurance.  
The cost provided below includes Accident Insurance premium and a fee for Voya Travel Assistance.

Monthly Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$6.25	\$12.50	\$13.44	\$19.69

# What kinds of injuries and treatments does it cover?

Your Accident Insurance coverage is always guaranteed issue, and it provides a benefit payment after a covered accident outside of work that results in specific injuries and treatments. The following list presents the benefits provided by Accident Insurance. State variations may apply. For a complete description of your available benefits, see your certificate of insurance and any riders.

Accident Care	Benefit Amount
Initial Doctor Visit	\$100
Urgent Care Facility Treatment	\$200
Emergency Room Treatment	\$200
Ground Ambulance	\$500
Air ambulance	\$1,000
Follow-up Doctor Treatment	\$100
Chiropractic Treatment (up to 6 per accident)	\$30
Prescription Medicine	\$10
Medical Equipment	\$200
Physical or Occupational Therapy (per treatment up to 10)	\$30
Speech Therapy (per treatment up to 10)	\$30
Mental Health Therapy (per treatment up to 10)	\$30
Prosthetic Device (one)	\$500
Prosthetic Device (two or more)	\$800
Major Diagnostic Exams	\$200
CT (computerized tomography) or CAT scan (computerized axial tomography)	
MRI (magnetic resonance imaging)	
EEG (electroencephalogram)	
PET (positron emission tomography) scan	
Ultrasound	
Outpatient Surgery	\$150
X-ray	\$200

Accident Hospital Care	Benefit Amounts
Surgery (open abdominal, thoracic)	\$800
Surgery (exploratory or without repair)	\$125
General Anesthesia	\$100
Blood, Plasma, Platelets	\$400
Hospital Admission	\$1,250
Hospital Confinement (per day, up to 365 days)	\$300
Critical Care Unit (CCU) Admission	\$1,250
Critical Care Unit Confinement (per day up to 30 days)	\$375
Rehabilitation Facility Confinement (per day up to 90 days)	\$200
Induced Coma (up to 14 days)	\$100
Non-Induced Coma (duration of 14 or more days)	\$11,500
Transportation (per trip up to 3 per accident)	\$500
Lodging (per day up to 30 days)	\$120
Pet Boarding	\$15
Common Injuries	Benefit Amount
Burns (2 <sup>nd</sup> degree, at least 36% of body)	\$1,000
Burns (3 <sup>rd</sup> degree, at least 2% but less than 4% of the total body surface area)	\$4,500
Burns (3 <sup>rd</sup> degree, 4% or more of the total body surface area)	\$10,000
Skin Grafts (percentage of burn benefit)	50%
Emergency Dental Work (Crown)	\$250
Emergency Dental Work (Extraction)	\$60
Eye Injury (removal of foreign object)	\$60
Eye Injury (surgery)	\$225
Torn Hip, Knee or Shoulder Cartilage (surgery with no repair or if cartilage is shaved)	\$150
Torn Hip, Knee or Shoulder Cartilage (surgical repair)	\$500
Laceration <sup>1</sup> (treated - no sutures)	\$20
Laceration <sup>1</sup> (sutures up to 2")	\$40
Laceration <sup>1</sup> (sutures 2" to 6")	\$300
Laceration <sup>1</sup> (sutures over 6")	\$600
Puncture Wound <sup>1</sup>	\$25
Ruptured Disk (surgical repair)	\$500
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	\$275
Tendon, Ligament, Rotator Cuff (1, surgical repair)	\$550
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	\$800
Concussion	\$500
Traumatic Brain Injury	\$1,250
Paralysis (monoplegia)	\$5,000
Paralysis (hemiplegia)	\$10,000
Paralysis (paraplegia)	\$12,000
Paralysis (quadriplegia)	\$30,000

Dislocations Complete <sup>2</sup> /Complete Requiring Surgical Repair <sup>3</sup>	Benefit Amount
Hip Joint	\$3,200/\$6,400
Knee	\$2,000/\$4,000
Ankle or foot bone(s) (other than toes)	\$1,200/\$2,400
Shoulder	\$2,500/\$5,000
Elbow	\$900/\$1,800
Wrist	\$900/\$1,800
Finger/toe	\$275/\$550
Hand bone(s) (other than fingers)	\$900/\$1,800
Lower jaw	\$900/\$1,800
Collarbone	\$900/\$1,800
Incomplete dislocations: percentage of the complete amount	25%

Fractures Non-Surgical Repair Fracture <sup>4</sup> /Fracture Requiring Surgical Repair <sup>5</sup>	Benefit Amount
Hip	\$3,000/\$6,000
Leg	\$2,500/\$5,000
Ankle	\$2,500/\$5,000
Heel	\$1,800/\$3,600
Kneecap	\$1,800/\$3,600
Foot (excluding toes, heel)	\$1,800/\$3,600
Upper arm	\$2,100/\$4,200
Forearm, hand, wrist (except fingers)	\$2,800/\$5,600
Finger, Toe	\$400/\$800
Vertebral body	\$3,360/\$6,720
Vertebral processes	\$1,440/\$2,880
Pelvis (except coccyx)	\$3,200/\$6,400
Coccyx	\$400/\$800
Bones of the face (except nose)	\$1,200/\$2,400
Nose	\$600/\$1,200
Upper jaw	\$1,500/\$3,000
Lower jaw	\$1,440/\$2,880
Collarbone	\$1,440/\$2,880
Rib	\$400/\$800
Skull – Simple (except bones of the face)	\$1,400/\$2,800
Skull – Depressed (except bones of face)	\$3,000/\$6,000
Sternum	\$360/\$720
Shoulder blade	\$1,800/\$3,600
Chip Fractures: percentage of the Non-Surgical Repair	25%

<sup>1</sup> Laceration benefits are a total of all lacerations per accident. Payable once per covered accident. If your injury qualifies as both a laceration and puncture wound, only one benefit in the higher amount will be payable.

<sup>2</sup> Complete separated joint that does not require a surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

<sup>3</sup> Completely separated joint that requires surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

<sup>4</sup> Fracture that does not require a surgical repair. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

<sup>5</sup> Fracture that does require surgical repair. If the doctor diagnoses the fracture as a chip fracture, the benefit will be reduced to a percentage of what would have been paid for a Non-Surgical Repair Fracture of the same bone. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

**Accidental Death and Dismemberment (AD&D)** If you are severely injured or die as a result of a covered accident, an AD&D benefit may be payable to you or your beneficiary. If there is no beneficiary named, benefits will be paid according to the Benefit Payments provision in the Certificate. Note: No Accidental death benefit is payable if the Covered Person is eligible for the common carrier benefit

Accidental Death Benefits	Benefit Amount
Common Carrier*	
Employee	\$100,000
Spouse	\$50,000
Child	\$25,000
Accidental Death	
Employee	\$50,000
Spouse	\$25,000
Child	\$10,000

\* A "common carrier" is commercial transportation that operates on a regular schedule, between predetermined points or cities (such as a bus or airline route).

Accidental Dismemberment Benefits	Benefit Amount
Loss of both hand or both feet or sight in both eyes	\$28,000
Loss of one hand or one foot AND sight of one eye	\$22,000
Loss of one hand AND one foot	\$22,000
Loss of one hand OR one foot	\$12,500
Loss of two or more fingers or toes	\$1,800
Loss of one finger or toe	\$1,250

**Catastrophic Accident coverage** may provide an additional benefit payment if you are severely injured in a covered accident. Note that you will be eligible to receive this benefit payment 365 days after the covered accident. Loss is limited to total and permanent loss of any of the following: both hands or both feet, the use of both arms or both legs, one hand and one foot, one arm and one leg, the sight of both eyes, hearing in both ears, or the ability to speak.

Catastrophic Accident Benefits	Benefit Amount
Employee	\$80,000
Spouse	\$40,000
Children	\$20,000
Home Modification Benefit*	\$1,250
Vehicle Modification Benefit*	\$1,250

\* This pays the amount shown above if the covered person requires modifications due to losses for which benefits are paid under this Rider. Modifications must be prescribed in writing by a doctor.

**What else is included?** The benefits below are also included with your coverage. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

**Sports Accident Benefit** increases the benefit amounts listed in the accident hospital care, accident care or common injuries sections by 50% and to a maximum additional benefit amount of \$2,000 if your accident occurs while participating in an organized sporting activity (as defined in the certificate of coverage).

**Motor Vehicle Safety Benefit** increases the benefit amounts listed in the accident hospital care, accident care or common injuries sections by 25% and to a maximum additional benefit amount of \$1,000 if your accident occurs while you are wearing a properly fastened safety belt or helmet at the time of the covered accident. A copy of the accident report or other accident records documenting the proper safety belt or helmet use must be submitted with any proof of claim. "Motor vehicle" does not include motorized scooters, e-bikes, minibikes or pocket bikes.

**Portability** allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company when your eligibility for benefits changes such as due to termination or reduced hours.

### **Additional Non-Insurance Services**

**Voya Travel Assistance** offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, pre-trip and cultural information, security services and accessible technology.

Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN. Provisions and availability may vary by state.

## **Exclusions and limitations**

Standard exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance and AD&D are listed below. (These may vary by state.) For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Your Benefits are not payable for any loss caused in whole or directly by any of the following\*:

- Any sickness or declining process caused by sickness.
- 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 sustained while on 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 semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.

Exclusions and limitations for Catastrophic Accident coverage (may vary by state) are the same as the exclusions in the Certificate.

Exclusions and limitations for Accidental Death & Dismemberment (AD&D) (may vary by state) are the same as the exclusions in the Certificate.



## Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

<https://presents.voya.com/EBRC/lowastateuniv>



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-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-2-23; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR2-23, Children's Accident Rider Form #RL-ACC3-CHR2-23, Wellness Benefit Rider Form #RL-ACC3-WELL2-23, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR2-23, Catastrophic Accident Rider Form #RL-ACC3-CAR2-23, Off Job Accident Disability Income Rider form #RL-ACC3-DIR-16, Sickness Hospital Confinement Rider Form #RL-ACC3-HCR-16, Waiver of Premium Rider form #RL-ACC3-WOP-16, Absence from Employment Premium Waiver Rider form #RL-ACC3-AEPW-23; Continuation of Insurance Rider form #RL-ACC3-CNT2-23. Form numbers, provisions and availability may vary by state and employer's plan.

### Accident 2.3 only

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