

GET THE FACTS - QUICK REFERENCE GUIDE

ACCIDENT INSURANCE PLANS

As an important voluntary coverage, an Accident Insurance plan can help round out your benefit package and help protect against the financial burden that accident-related costs can create.

Here are the facts on the Accident plans from **The Hartford's Employee Choice BenefitsSM**.

PLAN DESIGN & BENEFIT INFORMATION		OPTIONS AVAILABLE
Eligibility Basics	<ul style="list-style-type: none"> Employee (EE) <ul style="list-style-type: none"> - 4-49 lives: 30 hours/week; Under age 80 - 50+ lives: 20 hours/week; Under age 80 Spouse (SP) - Under age 80 Child(ren) (CH) - Under age 26 	<ul style="list-style-type: none"> Work hours can be set by the employer; Minimum is 16/week Term age range is 65-85 CH term age range is 18-26
Funding Options	100% employee-paid (voluntary)	<ul style="list-style-type: none"> 100% employer-paid (non-contributory) ER/EE cost sharing contingent on group size (contributory)
Coverage Type	Off-job (non-occupational)	24 hour (on and off-job)
Plan Type	<ul style="list-style-type: none"> Choice of 3 standard schedules Each standard schedule includes all 3 categories/packages: <ul style="list-style-type: none"> - Emergency, Hospital¹ & Treatment Care - Specified Injury & Surgery - Catastrophic 	Custom-built plan: <ul style="list-style-type: none"> - Start with a choice of Plan 1, 2 or 3 benefit levels for Emergency, Hospital & Treatment Care - Add Specified Injury & Surgery (1, 2 or 3) and/or Catastrophic (1, 2 or 3)
Benefits	Cash benefits for more than 80 accidental injuries, related expenses and treatments	
Coverage Election	<ul style="list-style-type: none"> One plan offered to EEs Choice of coverage tiers: <ul style="list-style-type: none"> - EE Only - EE & SP - EE & CH - EE & Family 	Choice of 2 plans offered to EEs (e.g. choice of standard Plan 1 or standard Plan 3)
UNDERWRITING & RATE INFORMATION		OPTIONS AVAILABLE
Preferred Info to Quote	<ul style="list-style-type: none"> Group - Name, state, SIC, effective date, current participation Employee census not required 	
Underwriting Type	Guaranteed Issue	
Participation	100% EE-paid <ul style="list-style-type: none"> - 4-49 lives: 4 enrolled lives - 50+ lives: 10 enrolled lives 	<ul style="list-style-type: none"> 100% employer-paid - 100% of eligible lives ER/EE cost sharing - contingent on group size
Rate Structure	Composite rates by coverage tier (EE only, EE & SP, EE & CH or Family)	
Rate Guarantee Period	2 years	1 and 3 years

continued



PRODUCT PROVISIONS					OPTIONS AVAILABLE
Emergency, Hospital & Treatment Care Benefit Package					For larger groups: • Certain benefits may be removed from the plan design • Alternate amounts and # of visits/days/nights/trips available
• Includes benefits for each covered person for: Initial care, diagnostic and emergency services; Hospital admission and confinement ² ; Follow-up care...and more • Treatment/service time frame ranges from 72 hours to 365 days					
	Detail	Plan 1	Plan 2	Plan 3	
Acupuncture/Chiro/PT	≤ 10 each/acc	\$25	\$25	\$50	
Ambulance - Ground/Air	1 each/acc	\$200/\$600	\$300/\$900	\$400/\$1200	
Blood/Plasma/Platelets	1/acc	\$150	\$200	\$300	
Child Care	≤ 30 days/acc	\$25/day	\$25/day	\$30/day	
Diagnostic Exam/X-Ray	1 each/acc	\$100/\$50	\$200/\$50	\$300/\$75	
Emerg. Dental - Extract/Crown	1/acc	\$50/\$150	\$100/\$300	\$150/\$450	
Emergency Room/Urgent Care	1 each/acc	\$100/\$50	\$150/\$75	\$200/\$100	
Hospital Admission	1/acc	\$500	\$1000	\$1500	
Hospital Confinement (Daily/ICU)	≤ 365 days/≤ 30days	\$100/\$300	\$200/\$400	\$300/\$600	
Lodging	≤ 30 nights acc	\$100	\$125	\$150	
Medical Appliance	1/acc	\$50	\$100	\$150	
Physician Visit (Initial/Follow-Up)	1/acc/≤ 3/acc	\$50	\$75	\$100	
Rehabilitation Facility	≤ 15 days	\$50	\$100	\$150	
Transportation	≤ 3 trips/acc	\$200	\$300	\$500	
Specified Injury & Surgery Benefit Package					For larger groups: • Certain benefits may be removed from the plan design • Alternate amounts and # of visits/days/nights/trips available
• Includes benefits for each covered person for: Dislocations and fractures; Burns, lacerations and concussions; Surgery...and more • Injury/treatment time frame ranges from 72 hours to 365 days					
	Detail	Plan 1	Plan 2	Plan 3	
Burn	1/acc	≤ \$5000	≤ \$10K	≤ \$15K	
Concussion	3/year	\$100	\$150	\$200	
Dislocations(Dis)	1/joint	≤ \$2000	≤ \$4000	≤ \$8000	
Fractures(Fx)	1/acc	≤ \$3000	≤ \$6000	≤ \$9000	
Eye - Debris Removal/Surgical	1/acc	\$100/\$300	\$200/\$400	\$300/\$600	
Joint Replacement	1/acc	\$1500	\$2000	\$3000	
Lacerations	1/acc	≤ \$400	≤ \$600	≤ \$600	
Surgeries	1 each/acc	≤ \$1000	≤ \$1500	≤ \$2000	
Catastrophic Benefit Package					For larger groups: • Certain benefits may be removed from the plan design • Alternate amounts available
• Includes benefits for each covered person for: Death and dismemberment; Coma and paralysis; Prosthesis...and more • Injury/service time frame ranges from 90 days to 365 days					
	Detail	Plan 1	Plan 2	Plan 3	
Accidental Death - EE	-	\$20K	\$30K	\$50K	
Accidental Death - SP/CH	-	50% of EE benefit/25% of EE benefit			
Common Carrier Death	-	3x death benefit			
Coma	1/acc	\$5000	\$10K	\$15K	
Dismemberment /Paralysis	1 each/acc	≤ \$20K	≤ \$30K	≤ \$50K	
Home Health Care	≤ 30 days/acc	\$50			
Prosthesis	2/acc	≤ \$1000	≤ \$1500	≤ \$2000	
Dependent Benefits	Same benefit amounts as EE, except for death benefits				• For dislocation/fracture amounts, SP can be 50% & CH 25% of EE amounts • Can be removed from plan
Portability	Included; Extended continuation may be offered instead of portability in some states				Can be removed from plan
Ability Assist® EAP³	24/7/365 access to help for financial, legal or emotional issues				
HealthChampion^{SM3}	Administrative and clinical support following serious illness or injury				
ENROLLMENT					OPTIONS AVAILABLE
Enrollment Type	Annual open enrollment				

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¹ Hospital does not include: (a) convalescent homes, or convalescent, rest or nursing facilities; (b) facilities affording primarily custodial, educational or rehabilitary care; or (c) facilities for the aged, drug addicts or alcoholics.

² Confinement means being an inpatient in a medical facility for a period of at least 1 day due to an injury sustained in an accident.

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