

## 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 Benefits<sup>SM</sup>**.

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

continued



PRODUCT PROVISIONS					OPTIONS AVAILABLE
<b>Emergency, Hospital &amp; Treatment Care Benefit Package</b>					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 <sup>2</sup> ; Follow-up care...and more • Treatment/service time frame ranges from 72 hours to 365 days					
	<b>Detail</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	
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	
<b>Specified Injury &amp; Surgery Benefit Package</b>					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					
	<b>Detail</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	
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	
<b>Catastrophic Benefit Package</b>					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					
	<b>Detail</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	
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	
<b>Dependent Benefits</b>	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
<b>Portability</b>	Included; Extended continuation may be offered instead of portability in some states				Can be removed from plan
<b>Ability Assist® EAP<sup>3</sup></b>	24/7/365 access to help for financial, legal or emotional issues				
<b>HealthChampion<sup>SM3</sup></b>	Administrative and clinical support following serious illness or injury				
ENROLLMENT					OPTIONS AVAILABLE
<b>Enrollment Type</b>	Annual open enrollment				

Prepare. Protect. Prevail.®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> HealthChampion® and Ability Assist® are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. ComPsych is a registered trademark and HealthChampion is a service mark of ComPsych Corporation.

5307a NS 09/16 © 2016 The Hartford Financial Services Group, Inc. All rights reserved.



**THE HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home