



## GET THE FACTS – QUICK REFERENCE GUIDE

# ACCIDENT INSURANCE

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/Partner (SP): eligible if EE is eligible</li> <li>Child(ren) (CH): birth to 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; may be removed for groups with an active work requirement</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 three standard schedules</li> <li>Each standard schedule includes all three categories/packages:               <ul style="list-style-type: none"> <li>› Emergency, Hospital &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>	<ul style="list-style-type: none"> <li>Choice of 2 plans offered to EEs (e.g., choice of Plan 1 or Plan 3)</li> <li>Alternate coverage tier structures available</li> </ul>
UNDERWRITING & RATE INFORMATION		OPTIONS AVAILABLE
<b>Preferred Info to Quote</b>	<ul style="list-style-type: none"> <li>Group name, situs state, SIC, effective date, current participation (if takeover)</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	
<b>Rate Guarantee Period</b>	<ul style="list-style-type: none"> <li>Two 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 one year</li> </ul> </li> </ul>	One and three years
<b>Renewability</b>	Annually renewable at the discretion of the group	

continued

**PRODUCT PROVISIONS**

**Emergency, Hospital & Treatment Care Benefit Package**

- 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

	Detail	Plan 1	Plan 2	Plan 3	OPTIONS AVAILABLE
Acupuncture/Chiro/PT	≤ 10 each/acc	\$25	\$25	\$50	For larger groups: <ul style="list-style-type: none"> <li>• Certain benefits may be removed from the plan design</li> <li>• Alternate amounts and number of visits/days/nights/trips available</li> </ul>
Ambulance – Ground/Air	1 each/acc	\$200/\$600	\$300/\$900	\$400/\$1,200	
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	\$1,000	\$1,500	
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**

- 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	OPTIONS AVAILABLE
Burn	1/acc	≤ \$5,000	≤ \$10K	≤ \$15K	For larger groups: <ul style="list-style-type: none"> <li>• Certain benefits may be removed from the plan design</li> <li>• Alternate amounts and number of visits/days/nights/trips available</li> </ul>
Concussion	3/year	\$100	\$150	\$200	
Dislocations(Dis)	1/joint	≤ \$2,000	≤ \$4,000	≤ \$8,000	
Fractures(Fx)	1/acc	≤ \$3,000	≤ \$6,000	≤ \$9,000	
Eye – Debris Removal/Surgical	1/acc	\$100/\$300	\$200/\$400	\$300/\$600	
Joint Replacement	1/acc	\$1,500	\$2,000	\$3,000	
Lacerations	1/acc	≤ \$400	≤ \$600	≤ \$600	
Surgeries	1 each/acc	≤ \$1,000	≤ \$1,500	≤ \$2,000	

**Catastrophic Benefit Package**

- 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	OPTIONS AVAILABLE
Accidental Death – EE	-	\$20K	\$30K	\$50K	For larger groups: <ul style="list-style-type: none"> <li>• Certain benefits may be removed from the plan design</li> <li>• Alternate amounts available</li> </ul>
Accidental Death – SP/CH	-	50% of EE benefit/25% of EE benefit			
Common Carrier Death	-	3x death benefit			
Coma	1/acc	\$5,000	\$10K	\$15K	
Dismemberment/Paralysis	1 each/acc	≤ \$20K	≤ \$30K	≤ \$50K	
Home Health Care	< 30 days/acc	\$50			
Prosthesis	2/acc	≤ \$1,000	≤ \$1,500	≤ \$2,000	
Dependent Benefits	Same benefit amounts as EE, except for death benefits				<ul style="list-style-type: none"> <li>• For dislocation/fracture amounts, SP can be 50% &amp; CH 25% of EE amounts</li> <li>• Can be removed from plan</li> </ul>
<b>Additional Features</b>					
Portability	Included; Extended continuation may be offered instead of portability in some states				
Ability Assist <sup>®</sup> EAP <sup>3</sup>	24/7/365 access to help for financial, legal or emotional issues				
HealthChampion <sup>SM</sup>	Administrative and clinical support following serious illness or injury				

**ENROLLMENT**

Enrollment Type	Annual open enrollment
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<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<sup>SM</sup> and Ability Assist<sup>®</sup> are offered through The Hartford by ComPsych<sup>®</sup>. 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. Services may not be available in all states. Visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services) for more information.



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