Accident Insurance

Overview

ReliaStar Life Insurance Company
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Accident Insurance

Have you ever dislocated a joint or gotten a deep cut?

How about something more severe, like a concussion or broken bone? Most of us have experienced an accident that needed medical attention at least once in our lives. Accident Insurance can help relieve some of the financial stress that goes along with an accidental injury.

Meet John

John works full-time, while raising two energetic children and playing in a summer softball league. While sliding into home base, he broke his ankle and tore his ACL. Fortunately, this accident didn't break John's bank account - and the family vacation was saved.

Out-of-pocket medical expenses incurred:

$500	Emergency room copay
$1,000	Deductible
$750	Copay for surgery
$150	Copay for 6 physical therapy visits
$2,400	**Total-out-of-pocket expenses**

Benefits paid under John's Accident Insurance:

$200	Emergency Room Treatment
$1,500	Fracture - Ankle (non-surgical)
$100	Medical Equipment
$75	Follow-up doctor treatment
$1,875	**Total paid Accident Insurance benefit**

Provided for illustrative purposes only based on level 3.1 benefit amounts. These specific covered benefits and/or the benefit amount may not be what is offered by your employer. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. Actual results may vary.

What is Accident Insurance?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amounts depend on the type of injury and treatment received. Accident Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirements of minimum essential coverage under the Affordable Care Act.

What types of benefits are available?

You may qualify to receive benefit payments for items listed below, as long as they are a result of a covered accident. Benefit types and amounts are determined by the plan selected by your employer, the circumstances of your accident and the treatment you receive.

- Surgery
- Blood, plasma, platelets
- Hospital admission
- Transportation (per trip up to the maximum in your certificate)
- Medical equipment
- Burns
- Emergency dental work
- Eye injury (removal of foreign object or surgery)
- Lacerations w/sutures
- Concussion
- Dislocations and fractures

You may be required to seek care for your injury within a set amount of time. Note that there may be some variations by state. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

How can Accident Insurance help?

You can use the benefit payments however you would like. Below are a few examples of how you could use your benefits:

- Medical deductibles and copays
- Child care
- House cleaning
- Everyday expenses like utilities and groceries

Are there any exclusions or limitations*?

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

- 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, sailgliding, parasailing, parakiting, kitesurfing or any similar activities.
- Practicing for, or participating in, any semiprofessional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.
- Work for pay, profit or gain (if your employer's plan provides 24-hour coverage, this exclusion does not apply).

What are pre-existing conditions and are they covered*?

Your group may have pre-existing condition limitations.

A pre-existing condition means a sickness which, within the 12-month period prior to the Sickness Hospital Confinement coverage effective date or any increase in coverage for each covered person, resulted in the covered person receiving medical treatment, consultation, care or services (including diagnostic measures). For the first 12 months following the Sickness Hospital Confinement coverage effective date or any increase in coverage for each covered person, benefits are not payable for any hospital confinement resulting from a pre-existing condition. If the hospital confinement begins more than 12 months after the coverage effective date or an increase in coverage for the covered person, benefits are payable for any eligible hospital confinement even if resulting from a pre-existing condition.

* Exclusions and limitations may vary by state and employer. Consult your certificate of insurance and riders for the provisions that apply to your plan.

Take the next step toward being protected from the unexpected

For cost and complete details of this coverage, please contact your HR Department or Benefits Administrator. Visit **Voya.com** to learn more.

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. Form numbers, provisions and availability may vary by state.

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