Accident Insurance

Insurance that can help you pay for the out-of-pocket costs you may experience after a covered accident.

ReliaStar Life Insurance Company,
a member of the Voya® family of companies

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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. In these situations, your injuries may keep you from performing normal activities, like cooking, cleaning or even working. Then there are medical costs because of your injury, which are piled on to your everyday expenses. How do you cover those?

Accident Insurance can help minimize the financial impact that can go along with an accidental injury.

What is Accident Insurance?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. The amounts paid depend on the type of injury and care received. 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.

What types of benefits are available?

The following list shows some, but not all, of the benefits provided by Accident Insurance. You may qualify to receive benefits for items listed below, as long as they are the result of a covered accident. Benefit types and amounts are determined by the plan selected, the circumstances of your accident and the care you receive. You may be required to seek care for your injury within a set amount of time and you may be required to be insured under the policy for a specified amount of time before benefits are payable. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance.

- Surgery
- Blood, plasma, platelets
- Hospital admission
- Hospital confinement, per day up to 365
- Coma, duration of 14 or more days
- Transportation, per trip up to 3 per accident
- Medical equipment
- Physical therapy, per treatment, up to 6
- Prosthetic device
- Burns
- Emergency dental work while hospital confined
- Eye injury
- Torn knee cartilage
- Laceration/sutures
- Ruptured disk surgical repair
- Tendon, ligament or rotator cuff surgical repair
- Concussion
- Paralysis
- Dislocations (ex. knee, shoulder, elbow, wrist, collarbone)
- Fractures (ex. hip, leg, ankle, kneecap, foot, arm)

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:

$100	Emergency room copay
$250	Deductible
$750	Copay for surgery
$150	Copay for 10 physical therapy visits
$1,250	**Total out-of-pocket expenses**

Accident Insurance benefit paid:

$300	Emergency Room Treatment
$80	Initial Doctor Visit
$80	Follow up Doctor Visit
$300	Physical Therapy ($50 per visit, up to 6)
$760	**Total benefit paid under John's Accident Insurance**

This is provided as an example only. Actual results may vary. Benefit amounts are based on Level 5 coverage and may vary or reflect different covered treatments than what is available to you. Average Accident Insurance claim paid amount from 1/1/23 - 9/15/23: $1,129.

How can Accident Insurance help?

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

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

How much does it cost?

The cost of Accident Insurance varies. It is very likely that your monthly premium will be less than a trip to the movie theater.

Is Accident Insurance guaranteed issue?

Yes. This is guaranteed issue coverage. Pre-existing conditions may apply.

How soon after an accident do I need to receive services in order to qualify for benefits?

You may be required to seek care for your injury within a set amount of time. This length of time varies by state and type of care, and can be anywhere from a couple of days to a few months. Each benefit is subject to terms and conditions that may reduce the final amount paid. Please review your certificate of coverage for specific details.

Why should I enroll through my employer?

Premium amounts are deducted from your paycheck, so you don't have to worry about paying another bill.

Are there any exclusions or limitations?*

Exclusions for the Certificate are listed below. Riders may have different exclusions or limitations. Benefits are not payable for any loss caused or contributed to 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 that occurs while on full-time 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 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 contest for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by sickness.
- Work for pay, profit or gain (off-job coverage only).

* See the certificate of insurance and riders for a complete list of available benefits, exclusions and limitations.

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

Your coverage may include pre-existing conditions. A pre-existing condition means a sickness which, within the 12** month period prior to the Sickness Hospital Confinement coverage effective date 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 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 for the covered person, benefits are payable for any eligible hospital confinement even if resulting from a pre-existing condition.

* Definition and limitations/exclusions may vary by state.
** Duration may vary. See the certificate of insurance and riders for a complete list of available benefits, exclusions and limitations.

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.

For Acc 1 only

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. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC2-POL-12; Certificate Form #RL-ACC2-CERT-12. Form numbers, provisions and availability may vary by state and by employer's plan.

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