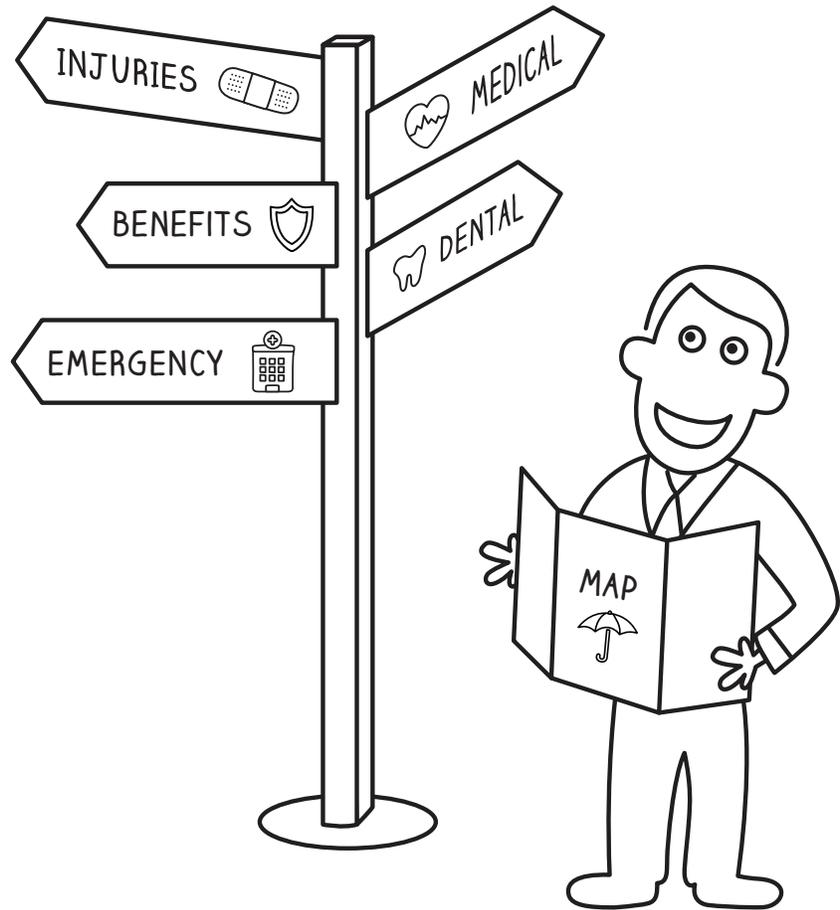




# Voluntary Accident Insurance



## Draw on our flexible solutions.

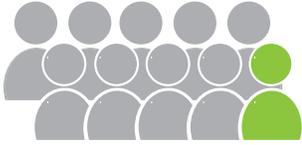
No one likes to think about the possibility of an accident, but the likelihood—as well as the havoc it can cause for families—is very real. Whether it's an automobile accident, sports injury or the inevitable slip-and-fall, an accident can bring about not only lifestyle challenges but tangible economic ones as well.

Health insurance can offset many of the treatment costs, but there are “hidden” costs as well: time lost from work, satisfying deductibles, paying co-pays. And don't forget medications, convenient meals for the family and transportation to and from doctor visits. As a safety net against all the incremental burdens and expenses an accidental injury can cause, Reliance Standard offers Voluntary Accident Insurance (VAI).

The VAI plan has been enhanced to offer employers benefits that are more flexible and can be easily customized to meet the needs of their workforce. This plan provides employees an excellent opportunity to obtain valuable guaranteed issue coverage through convenient payroll deduction. Key plan features include:

- ▶ Expanded benefit options and features
- ▶ Flexible plan design that allows for customization
- ▶ All coverage is Guaranteed Issue—no medical underwriting
- ▶ 24-hour and non-occupational coverage available
- ▶ Employee-only, employee + spouse, employee + child(ren) and family rates
- ▶ Optional accidental death & dismemberment benefits
- ▶ Portability
- ▶ FMLA/MSLA continuation
- ▶ Wellness benefit standard, may be excluded
- ▶ May be purchased as 100% employee paid or contributory

## Do the math:



**47.2  
million**

About 1 in 7 Americans suffered an injury and sought medical attention.

*National Safety Council, 2017*



The economic impact of unintentional injuries in the US amounts to about

**\$1,034.4  
billion**

These are costs that every individual and household pays whether directly out of pocket, through higher prices for goods and services, or through higher taxes.

*National Safety Council, 2017*

## The Benefit

The benefits are easy to use, flexible, and can be customized. Employers have the ability to easily build a plan that provides financial flexibility and benefit customization. Employees can elect stand-alone, dependent and family coverage.

## Eligibility

Eligible employees are active typically full-time employees working a minimum of 30 hours per week. Both Employee and Spouse must be under the age of 70 at the date of application in order to apply for this coverage.

Employee must be insured for dependents to be covered. A person may not have coverage as both an employee and as a covered dependent.

## Expanded Benefits

In 2019, five benefits have been added to the plan to provide employers a broader range of covered benefits to offer their employees. These added benefits include:

- ▶ Pain Management
- ▶ Chiropractic
- ▶ Coverage for services received outside of the United States
- ▶ Coverage for X-rays
- ▶ Enhanced benefit for school injuries (organized sports)

## Flexibility and Customization

Most carriers offer accident plans with cookie-cutter benefit amounts. Our enhanced VAI plan provides flexible components that include "benefit multipliers." Employers can determine desired benefit amounts by increasing or decreasing the benefit multipliers. The benefit multipliers allow for plan flexibility and customization, and provide employers with the right ingredients to design benefit plans that fit their employees' needs. The best outcome is to provide benefit plans that are relevant, valuable, affordable, and easy to use for employees.

## Optional Accidental Death & Dismemberment Benefits

Accidental Death & Dismemberment is included as our standard. However, it may be removed at the employer's discretion. Accidental Death can be standalone, but it is required when including Accidental Dismemberment in the plan.

## Portability

The employee may be able to keep his/her insurance (and any dependent insurance) if he/she becomes ineligible. The employee must have been covered for at least 12 months and may be given credit for time under the prior carrier's plan. He/she can elect a lower plan at the time he/she ports coverage; however the plan features (eg. AD&D, Wellness benefits) must remain the same. Premiums are direct-billed to the insured on a quarterly basis.

## Wellness Benefit

An insured and his/her insured dependents may receive one health screening test performed within a 12-month period. Some of the health screening tests covered under the policy are: breast ultrasound and mammography, blood test for triglycerides, fasting blood glucose test, chest x-ray, colonoscopy, and pap smear.

## Exclusions

The following is a partial list of exclusions. An accident benefit will not be paid under the following circumstances:

- ▶ Intentionally self-inflicted injuries
- ▶ Act of war, declared or undeclared
- ▶ Committing a felony
- ▶ Riding in, getting into or out of any aircraft owned, operated or piloted by the insured
- ▶ Injury arising out of or in the course of employment for wage or profit (if policy is non-occupational)
- ▶ Any loss to which acute or chronic intoxication or voluntary consumption of an illegal/controlled substance or drug is a contributing factor

For a comprehensive list of exclusions, please refer to the policy.

# The Benefit of Flexibility

Multipliers ranging from 0-5 times the plan's base benefit amount can be added to reveal the true flexibility of our enhanced accident plan.

## Scheduled Benefits\*

Plan Benefits	Base Benefit Amounts
Ambulance	\$100-\$500
Blood/Plasma/Platelets	\$200
Burns	\$100-\$6,400
Chiropractic Services	\$25
Coma	\$5,000
Concussion	\$100
Dental	\$50-\$150
Diagnostic Exams	\$100
Dislocations	\$100-\$3,200
Emergency Treatment	\$150
Epidural Pain Management	\$100
Eye Injury	\$100-\$200
Fracture	\$50-\$5,000
Hospital Confinement	\$200
ICU Confinement	\$100
ICU Initial Hospital Admission	\$500
Initial Hospital Admission	\$500
Physician Office Visit	\$50
Lacerations	\$25-\$400
Lodging - Per Day	\$100
Medical Appliance	\$100
Paralysis	\$5,000-\$10,000
Physical Therapy	\$25
Rehabilitation Facility Confinement	\$50
Surgery	\$100-\$1,000
Transportation	\$300
X-Rays	\$25

\*This is a partial list of plan benefits. Please see plan's policy of full list of benefits.

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