

ACCIDENT INSURANCE

Help protect your employees from the out-of-pocket costs of an accident

Falls
are the leading
cause of injuries
treated in
emergency rooms
every year, for
people of all
ages.¹



Sun Life's Accident plan can complement your group's health insurance plan by paying cash benefits to employees who are injured by a covered accident.

This money can be used any way they want – to meet out-of-pocket medical costs like deductibles, and non-medical costs like increased childcare. There are two plans available- high and low- so you can choose which works best for your employees.

This benefit is easy to offer

- 100% employee-paid option
- Spouse and child coverage available
- Benefits payable regardless of other coverages
- Portability available in most states
- Wellness benefit available in most states
- No health questions or pre-existing conditions limitations
- Full enrollment support and flexible enrollment options available
- 24 hour or off-job coverage

1. "Health, United States, 2017," US Department of Health and Human Services, Table 75.

Benefit Schedule

Life and dismemberment losses: Benefits displayed are payable for the employee and spouse* only. Standard life and dismemberment benefits for dependent children are 50% of the benefit amount listed.

Benefit	Low		High	
	Employee		Employee	
Life and dismemberment losses:	Employee		Employee	
Accidental death	\$15,000		\$25,000	
Accidental death common carrier	\$50,000		\$100,000	
Catastrophic loss	\$7,500		\$15,000	
Accidental dismemberment:				
One hand, foot, leg, arm, eye	\$3,750		\$7,500	
Two or more fingers or toes	\$750		\$1,500	
One finger or toe	\$375		\$750	
Dislocations:	Closed	Open	Closed	Open
Hip	\$1,000	\$2,000	\$2,000	\$4,000
Knee, ankle, bones of the foot	\$500	\$1,000	\$1,000	\$2,000
Elbow or wrist	\$200	\$400	\$400	\$800
Shoulder	\$250	\$500	\$500	\$1,000
Collarbone, bones of the hand	\$400	\$800	\$800	\$1,600
Finger(s) or toe(s)	\$50	\$100	\$100	\$200
Lower jaw	\$200	\$400	\$400	\$800
Fractures:	Closed	Open	Closed	Open
Hip or thigh	\$1,000	\$2,000	\$2,000	\$4,000
Skull-depressed	\$1,500	\$3,000	\$3,000	\$6,000
Skull-simple, non-depressed	\$750	\$1,500	\$1,500	\$3,000
Vertebral process, bones of the face, nose	\$175	\$350	\$350	\$700
Leg	\$500	\$1,000	\$1,000	\$2,000
Vertebrae, body of, sternum, pelvis	\$400	\$800	\$800	\$1,600
Upper jaw or upper arm	\$190	\$375	\$375	\$750
Lower jaw, collarbone, shoulder, elbow, wrist, hand, foot, ankle, heel, kneecap	\$170	\$325	\$325	\$650
Rib, finger, toe, coccyx	\$90	\$175	\$175	\$350
Multiple ribs	\$250	\$500	\$500	\$1,000
Additional injuries:				
Eye injury—surgery or object remove	\$125		\$250	
Gunshot wound	\$250		\$500	
Paralysis—paraplegia	\$12,500		\$25,000	
Paralysis—quadriplegia	\$25,000		\$50,000	
Coma	\$5,000		\$10,000	
Concussion	\$50		\$100	
Lacerations:				
No sutures treated by doctor	\$20		\$35	
Single laceration under 5 cm with sutures	\$35		\$65	
5 to 15 cm with sutures (total of all lacerations)	\$125		\$250	
Greater than 15 cm with sutures (total of all lacerations)	\$250		\$500	

See back page for important contract provisions, including limitations and exclusions.

Benefit	Low		High	
	2nd degree	3rd degree	2nd degree	3rd degree
Burns:				
21 To 40 square centimeters	\$200	\$500	\$400	\$1,000
41-65 Sq cm	\$400	\$1,000	\$800	\$2,000
66-160 Sq cm	\$600	\$3,000	\$1,200	\$6,000
161-225 Sq cm	\$800	\$7,000	\$1,600	\$14,000
More than 225 sq cm	\$1,000	\$10,000	\$2,000	\$20,000
Skin graft	50% of the Burn benefit			
Medical services:				
Diagnostic exam: CT, CAT, EKG, EEG, or MRI	\$100		\$200	
X-ray	\$50		\$100	
Emergency treatment in a non-emergency room	\$100		\$150	
Physician's follow-up office visit (6 max)	\$75		\$100	
Physical therapy (10 max)	\$25		\$25	
Medical devices	\$400		\$500	
Epidural (2 max)	\$100		\$150	
Prescription drug	\$35		\$50	
Prosthesis—one	\$250		\$500	
Prosthesis—two	\$500		\$1,000	
Blood, plasma or platelet transfusion	\$100		\$200	
Hospital:				
Hospital admission	\$1,500		\$2,000	
Hospital confinement per day (365 max)	\$300		\$400	
ICU admission (payable instead of Hospital Admission benefits if Confined immediately to ICU)	\$2,500		\$3,000	
ICU per day (14 max; payable in addition to any Hospital Confinement benefit)	\$300		\$500	
Ambulance ground	\$300		\$400	
Ambulance air	\$1,000		\$2,000	
Emergency room admission	\$150		\$200	
Family lodging per day (30 max)	\$50		\$100	
Transportation (3x per accident)	\$250		\$500	
Rehab per day (30 max)	\$50		\$100	
Surgery:				
Miscellaneous surgery	\$150		\$300	
Open surgery	\$625		\$1,250	
Exploratory surgery or debridement	\$125		\$250	
Tendon/ligament/rotator cuff tear single	\$300		\$625	
Ruptured /herniated disc, torn knee cartilage	\$300		\$625	
Emergency dental:				
Emergency dental extraction	\$30		\$65	
Emergency dental crown	\$100		\$200	



Wellness benefit

This benefit (\$50) was created to promote annual screenings and we encourage employees to take advantage of the benefit offered. The benefit pays according to a fixed schedule once per covered person, per calendar year and it pays in addition to other coverages. There are nearly 20 tests covered, including:

- Blood test for lipids including total cholesterol, LDL, HDL and triglycerides
- Breast ultrasound or mammography
- Chest x-ray
- Colonoscopy
- Pap smear
- Interscholastic sports physical exam
- Electro/Echocardiogram (EKG/Echo)

To learn more, call your local Sun Life employee benefits representative.

The following exclusions may vary by plan and by state laws and regulations. No benefits will be payable for any loss or Period of Disability that is the result of a Covered Accident that is due to or results from: war or any act of war, or any involvement in any period of any type of armed conflict (this does not include acts of terrorism); active military duty; riding in or driving any motor-driven vehicle in a race, stunt show, speed test, or while Intoxicated; operating, learning to operate, serving as a crew member of, or jumping or falling from any aircraft, including those that are not motor-driven. This does not include: flying as a fare-paying passenger in a scheduled or chartered flight operated by a commercial airline; or flying as a passenger with no duties on board an aircraft operated by a private business to transport its personnel or guests; engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, or any similar activities; participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received; committing or attempting to commit an assault, felony, or other criminal act; committing or attempting to commit suicide or injuring oneself intentionally; voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician and used as directed; improper or illegal use of inhalants, or huffing; or a sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

If permitted by the Employer's employee benefit plan and not prohibited by state law, the term "spouse" in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.

Accident insurance is a limited benefit policy. It provides accident coverage only and does not provide basic hospital, basic medical, or major medical insurance. This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage"). Failing to maintain Minimum Essential Coverage may result in a tax penalty.

The certificate has exclusions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy and certificate may not be available in all states.

This flyer is not available for use in New Mexico.

Group accident insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 12-GP-01, 12-AC-C-01, 16-AC-C-01, 16-ACPort-C-01, 12-GPPort-01, and 12-ACPort-C-01. In New York, group accident insurance policies are underwritten by Sun Life and Health Insurance Company U.S. (Lansing, MI) under Policy form series 15-GP-01, 16-AC-C-01, and 16-ACPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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