

# 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</li> <li>› 50+ lives: 20 hours/week</li> </ul> </li> <li>Spouse/Partner (SP): eligible if EE is eligible</li> <li>Child(ren) (CH): birth to age 26 (ACA match)</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; Eligibility age limit (term age) of 65-85 available</li> <li>CH 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>	24 hour (on and off-job)	Off-job (non-occupational)
<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<sup>1</sup> &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 two plans offered to EEs (e.g., choice of Plan 1 or Plan 3)</li> <li>Alternate coverage tier structures available</li> </ul>
UNDERWRITING GUIDELINES		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>2 years</li> <li>For groups with 50+ lives and multi-year 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>	1-5 years
<b>Renewability</b>	Annually renewable at the discretion of the group	
ENROLLMENT		
<b>Enrollment Type</b>	Annual open enrollment	

## PRODUCT PROVISIONS

**Emergency, Hospital & Treatment Care Benefits:** 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
<b>Acupuncture/Chiro</b>	≤ 10 each/acc	\$25	\$50	\$75	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>
<b>Ambulance - Ground/Air</b>	1 each/acc	\$500/\$1,500	\$750/\$2,000	\$1,000/\$2,500	
<b>Blood/Plasma/Platelets</b>	1/acc	\$200	\$300	\$400	
<b>Child Care</b>	≤ 30 days/acc	\$25/day	\$35/day	\$50/day	
<b>Diagnostic Exam/X-ray</b>	1 each/acc	\$200/\$100	\$300/\$150	\$400/\$200	
<b>Emerg. Dental - Extract/Crown</b>	1/acc	\$100/\$300	\$150/\$450	\$200/\$600	
<b>Emergency Room/Urgent Care</b>	1 each/acc	\$150/\$100	\$200/\$150	\$250/\$200	
<b>Hospital Admission</b>	1/acc	\$1,000	\$1,500	\$2,000	
<b>Hospital Confinement (Daily/ICU)</b>	≤ 365 days/≤ 30days	\$200/\$400	\$400/\$600	\$600/\$800	
<b>Lodging</b>	≤ 30 nights acc	\$125	\$150	\$175	
<b>Medical Appliance</b>	1/acc	\$100	\$200	\$300	
<b>Physical Therapy</b>	≤ 10 each/acc	\$50	\$75	\$100	
<b>Physician Visit (Initial/Follow-Up)</b>	1/acc/≤ 3/acc	\$75	\$100	\$150	
<b>Rehabilitation Facility</b>	≤ 15 days	\$150	\$300	\$450	
<b>Transportation</b>	≤ 3 trips/acc	\$400	\$600	\$800	

**Specified Injury & Surgery Benefits:** 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

<b>Burn</b>	1/acc	≤ \$10K	≤ \$15K	≤ \$20K	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>
<b>Concussion</b>	3/year	\$150	\$200	\$250	
<b>Dislocations(Dis)</b>	1/joint	≤ \$4,000	≤ \$8,000	≤ \$12,000	
<b>Fractures(Fx)</b>	1/acc	≤ \$8,000	≤ \$10,000	≤ \$12,000	
<b>Eye - Debris Removal/Surgical</b>	1/acc	\$200/\$500	\$400/\$750	\$800/\$1,000	
<b>Joint Replacement</b>	1/acc	\$2,000	\$4,000	\$6,000	
<b>Lacerations</b>	1/acc	≤ \$500	≤ \$1,000	≤ \$1,500	
<b>Surgeries</b>	1 each/acc	≤ \$2,000	≤ \$3,000	≤ \$4,000	

**Catastrophic Benefits:** 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

<b>Accidental Death - EE</b>	-	\$50K	\$75K	\$100K	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>	
<b>Accidental Death - SP/CH</b>	-	50% of EE benefit/25% of EE benefit				
<b>Common Carrier Death</b>	-	3x death benefit				
<b>Coma</b>	1/acc	\$10K	\$15K	\$20K		
<b>Dismemberment/Paralysis</b>	1 each/acc	≤ \$50K	≤ \$75K	≤ \$100K		
<b>Home Health Care</b>	< 30 days/acc	\$50	\$75	\$100		
<b>Prosthesis</b>	2/acc	≤ \$2,000	≤ \$3,000	≤ \$4,000		
<b>Dependent Benefits</b>	Same benefit amounts as EE, except for death benefits					<ul style="list-style-type: none"> <li>• Can be removed from plan</li> <li>• For dislocation/fracture amounts, SP can be 50% &amp; CH 25% of EE amounts</li> </ul>

### Additional Features

<b>Health Screening Benefit/ Accident Prevention Benefit</b>	\$50/year	Benefit can be \$50-\$100
<b>Portability</b>	Included; Extended continuation may be offered instead of portability in some states	
<b>Ability Assist<sup>®</sup> EAP<sup>3</sup></b>	24/7/365 access to help for financial, legal or emotional issues	
<b>HealthChampion<sup>SM</sup></b>	Administrative and clinical support following serious illness or injury	

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Accident Form Series includes GBD-2000, GBD-2300 or state equivalent.

<sup>1</sup> Hospital does not include: (a) convalescent homes, or convalescent, rest or nursing facilities; (b) facilities affording primarily custodial, educational or rehabilitative 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.

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