

Accident Insurance



How does it work?

Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. And it includes a range of incidents, from common injuries to more serious events.

Why is this coverage so valuable?

It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles. You'll have base coverage without medical underwriting. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire. You'll be billed directly.

Who can get coverage?

You	If you're actively at work*
Your spouse	Can get coverage as long as you have purchased coverage for yourself.
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. See Schedule of benefits for a complete listing of what is covered.

How much does it cost?

Your biweekly premium	Option 1
You	\$4.20
You and your spouse	\$7.19
You and your children	\$8.57
Family	\$11.55

What's included?

Organized Sports Benefit

Each family member that has Accident coverage is eligible for a 25% increase in payable benefits within the Injury and Treatment schedule of benefit categories. See disclosures and schedule of benefits for more information.

Domestic Steerage

The plan provides enhanced Hospital benefits of 25% when you use hospitals owned, operated, or controlled by your employer. See schedule of benefits for more information.

SCHEDULE OF BENEFITS

Accidental Death and Dismemberment

AD&D	
Employee	\$75,000
Spouse	\$37,500
Children	\$18,750
Common Carrier Benefit can pay if the insured individual is injured as a fare-paying passenger on a common carrier (examples include mass transit trains, buses and planes)	
Employee	\$75,000
Spouse	\$37,500
Children	\$18,750
Dismemberment	
Both Feet	\$75,000
Both Hands	\$75,000
One Foot	\$37,500
One Hand	\$37,500
Thumb and Index Finger of the same Hand	\$18,750
Coma	
Coma	\$15,000
Home & Vehicle Modifications	
Home & Vehicle Modifications	\$1,750
Loss of Use	
Hearing (one ear)	\$18,000
Hearing	\$37,500
Sight of one Eye	\$37,500
Sight of both Eyes	\$75,000
Speech	\$37,500
Paralysis	
Uniplegia	\$18,750
Hemi/Paraplegia	\$37,500
Triplegia	\$56,250
Quadriplegia	\$75,000
Hospitalization	
Admission*	\$1,200
Daily Stay *	\$350
Daily Stay – Hospital ICU (added to Daily Stay)*	\$200
*Domestic Steerage	25%
Injury	
Injury due to felony & sexual assault	\$250
Organized Sports	25%
Burns	
2nd Degree Burns - At least 5%, but less than 20% of skin surface	\$1,000

Injury

2nd Degree Burns - 20% or greater of skin surface	\$2,000
3rd Degree Burns - Less than 5% of skin surface	\$4,000
3rd Degree Burns - At least 5%, but less than 20% of skin surface	\$10,000
3rd Degree Burns - 20% or greater of skin surface	\$20,000
Concussion	
Concussion	\$200
Connective Tissue Damage	
One Connective Tissue (tendon, ligament, rotator cuff, muscle)	\$90
Two or more Connective Tissues (tendon, ligament, rotator cuff, muscle)	\$150
Dislocations	
Knee joint (other than patella)	\$3,000
Ankle bone or bones of the foot (other than toes)	\$3,000
Hip joint	\$6,000
Collarbone (sternoclavicular)	\$1,500
Elbow joint	\$900
Hand (other than Fingers)	\$900
Lower Jaw	\$900
Shoulder	\$900
Wrist joint	\$900
Collarbone (acromioclavicular and separation)	\$600
Finger or Toe (Digit)	\$300
Kneecap (patella)	\$900
Incomplete Dislocation - Payable as a % of the applicable Dislocations benefit	25%
Eye Injury	
Eye Injury	\$200
Fractures	
Skull (except bones of Face or Nose), Depressed	\$8,000
Hip or Thigh (femur)	\$6,000
Skull (except bones of Face or Nose), Non-depressed	\$4,000
Vertebrae, body of (other than Vertebral Processes)	\$2,400
Leg (mid to upper tibia or fibula)	\$2,400
Pelvis	\$2,400
Bones of the Face or Nose (other than Lower Jaw, Mandible or Upper Jaw, Maxilla)	\$1,200

Injury

Upper Arm between Elbow and Shoulder (humerus)	\$1,200
Upper Jaw, Maxilla (other than alveolar process)	\$1,200
Ankle (lower tibia or fibula)	\$800
Collarbone (clavicle, sternum) or Shoulder Blade (scapula)	\$800
Foot or Heel (other than Toes)	\$800
Forearm (olecranon, radius, or ulna), Hand, or Wrist (other than Fingers)	\$800
Kneecap (patella)	\$800
Lower Jaw, Mandible (other than alveolar process)	\$800
Vertebral Processes	\$800
Rib	\$800
Tailbone (coccyx), Sacrum	\$800
Finger or Toe (Digit)	\$400
Chip Fracture - Payable as a % of the applicable Fractures benefit	25%
Same bone maximum incurred per accident	1 Fracture
Maximum payable multiplier for multiple bones	2 Times
Internal Injuries	
Internal Injuries	\$200
Lacerations	
No Repair	\$85
Repair Less than 2 inches	\$250
Repair At least 2 inches but less than 6 inches	\$500
Repair 6 inches or greater	\$1,000
Loss of a Digit	
One Digit (other than a Thumb or Big Toe)	\$1,250
One Digit (a Thumb or Big Toe)	\$1,875
Two or more Digits	\$2,500
Knee Cartilage	
Knee Cartilage (Meniscus) Injury	\$250
Ruptured or Herniated Disc	
One Disc	\$210
Two or more Discs	\$350
Recovery	
At-Home Care	\$100
Physician Follow-Up Visits	\$75
Physician Follow-Up Maximum Visits	2
Prescription Drug	\$25

SCHEDULE OF BENEFITS

Recovery

Prescription Benefit Incidence per covered accident	1 Per Insured
Rehabilitation or Subacute Rehabilitation Unit	\$100
Behavior Health Therapy	\$50
Behavior Health Therapy visits	15
Therapy Services (chiro, speech, PT, occ, acupuncture/alternative)	\$50
Therapy Services Maximum Days	15

Surgery

Dislocations	
Dislocation, Surgical Repair - Payable as a % of the applicable Injury benefit	100%
Anesthesia	
Epidural or Regional Anesthesia	\$100
General Anesthesia	\$250
Connective Tissue	
Exploratory without Repair	\$100
Repair for One Connective Tissue	\$800
Repair for Two or more Connective Tissues	\$1,200
Eye Surgery	
Eye Surgery, Requiring Anesthesia	\$300
Fractures	
Fractures, Surgical Repair - Payable as a % of the applicable Injury benefit	100%
Surgical Repair same bone maximum incurred per accident	1 Fracture
Surgical Repair same bone maximum payable multiplier for multiple bones	2 Times
General Surgery	
Abdominal, Thoracic, or Cranial	\$1,500
Exploratory	\$150
Incidence per covered accident	1 Per Insured
Hernia Surgery	
Hernia Surgery	\$150
Knee Cartilage	
Knee Cartilage (Meniscus) Exploratory without Repair	\$150
Knee Cartilage (Meniscus) with Repair	\$750
Outpatient Surgical Facility	
Outpatient Surgical Facility	\$300

Surgery

Ruptured or Herniated Disc Surgery	
Exploratory without Repair	\$125
One Disc	\$675
Two or more Discs	\$1,000

Treatment

Organized Sports	25%
Ambulance	
Air	\$1,500
Ground	\$300
Durable Medical Equipment	
Tier 1 (arm sling, cane, medical ring cushion)	\$50
Tier 2 (bedside commode, cold therapy system, crutches)	\$100
Tier 3 (back brace, body jacket, continuous passive movement, electric scooter)	\$200
Emergency Dental Repair	
Dental Crown	\$350
Dental Extraction	\$115
Filling or Chip Repair	\$90
Imaging	
Tier 1: X-rays or Ultrasound	\$50
Tier 2: Bone Scan, CAT, CT, EEG, MR, MRA, or MRI	\$200
Medical Imaging Incidence allowance covered accident per Tier	1 Per Insured Per Tier
Lodging	
Lodging (per night)	\$150
Prosthetic Device	
One Device or Limb	\$750
Two or more Devices or Limbs	\$1,500
Skin Grafts	
For Burns - Payable as a % of the applicable Burn benefit	50%
Not Burns - Less than 20% of skin surface	\$250
Not Burns - 20% or greater of skin surface	\$500
Treatment	
Emergency Room Treatment	\$200
Injections to Prevent or Limit Infection (tetanus, rabies, antivenom, immune globulin)	\$50
Pain Management Injections (epidural, cortisone, steroid)	\$100
Transfusions	\$400
Transportation (per trip)	\$100

Treatment

Family Care	\$50
Pet Boarding (per day)	\$30
Treatment in a Physician's Office or Urgent Care Facility (initial)	\$200

Organized Sports Benefit

This increased benefit payment will be applied if the covered Accident occurs while playing an organized sport that required formal registration to participate and is officiated by someone certified to act in that capacity.

Domestic Steerage

This enhanced benefit applies to Hospital Admission, Hospital Daily Stay, and ICU Daily Stay.

Active employment

You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum number of hours per week based on your position and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees are eligible for coverage on the first of the month following the date of active employment. Please contact your plan administrator to confirm your eligibility.

If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at www.medicare.gov/sites/default/files/2022-03/02110-medigap-guide-health-insurance.pdf.

Effective date of coverage

Coverage becomes effective on the first day of the month in which payroll deductions begin.

Exclusions and limitations

We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:

- committing or attempting to commit a felony;
 - being engaged in an illegal occupation other willful criminal activity. "Willful criminal activity" includes, but is not limited to any of the following: (i) operating a vehicle while intoxicated in violation of Michigan's vehicle code, or any other act or law with similar intent; or (ii) operating a methamphetamine laboratory. "Willful criminal activity" does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony;
 - participating in war or any act of war, whether declared or undeclared;
 - combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
 - a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
 - elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of organ donation, trauma, infection, or other diseases;
 - an occupational injury;
 - any Sickness, bodily infirmity, or other abnormal physical condition or Mental or Nervous Disorders, including diagnosis, treatment, or surgery for it;
 - infection. This exclusion does not apply when the infection is due directly to a cut or wound sustained in a Covered Accident;
 - experimental or investigational procedures;
 - operating any motorized vehicle while intoxicated;
 - operating, learning to operate, serving as a crew member of any aircraft or hot air balloon, including those which are not motor-driven, unless flying as a fare paying passenger;
 - jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven;
 - travel or flight in any aircraft or hot air balloon, including those which are not motor-driven, if it is being used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere;
 - practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
 - riding or driving an air, land or water vehicle in a race, speed or endurance contest; and
 - engaging in hang-gliding, bungee jumping, sail gliding, parasailing, parakiting, or BASE jumping.
- Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

Termination of employee coverage

If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the:

- the date this policy is canceled by Unum or your employer;
- the date you are no longer in an eligible group;
- the date your eligible group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made;
- the last day you are in active employment.

However, as long as premium is paid as required, coverage will continue

- in accordance with the Continuation of your Coverage during Absences provision; or
- if you elect to continue coverage for you, your Spouse, and Children under Portability of Accident Insurance.

We will provide coverage for a Payable Claim that occurs while you are covered under this certificate

Accident Insurance

THIS IS A LIMITED BENEFITS POLICY

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to certificate form GAC16-1 et al. and GAC16-2, GAC16-2-IL, GAC16-3-NH, GAC16-2-OH, and GAC16-2-UT. Policy Form GAP16-1 et al. in all states, GAP16-3-NH in New Hampshire or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Unum Insurance Company, Portland, Maine

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