

ACCIDENT

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying for the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596**(TY: 1-855-889-4325) to find health coverage options.
- To find out if you get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Accident Accident Plan

Accident coverage provides a cash benefit for qualifying accidental losses. It can help pay for out-of-pocket medical costs, costs that may not be covered under your medical plan, or daily expenses.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- No medical questions or exam needed to enroll.
- You can take your coverage with you even if you leave your employer.¹
- No limitations for pre-existing conditions.²

On the job accidents are not covered

Coverage Options	Employee Only	Employee + Spouse	Employee + Dependent Child(ren)	Employee + Family
Monthly Cost ³	\$7.65	\$12.06	\$12.35	\$19.64

Hospital and Emergency Benefits

Benefit	Payment Limitation	Amount
Hospital Admission	Once/accident within 90 days	\$1,000
Daily Hospital Confinement	Up to 365 days/lifetime (total daily and ICU)	\$200
Daily ICU Confinement	Up to 30 days/accident (subject to 365 days/lifetime)	\$400
Ambulance – Air	Once/accident within 72 hours	\$1,000
Ambulance – Ground	Once/accident within 90 days	\$300
Blood/Plasma/Platelets	Once/accident within 90 days	\$200
Emergency Room	Once/accident within 72 hours	\$250
Diagnostic Exam	Once/accident within 90 days	\$200
Urgent Care	Once/accident within 72 hours	\$250
X-Ray	Once/accident within 90 days	\$200

Follow Up Care Benefits

Benefit	Payment Limitation	Amount
Accident Follow-up	Up to 3 treatments/accident within 90 days	\$250
Acupuncture	Up to 10 visits/accident within 365 days	\$25
Child Care	Up to 30 days/accident while insured is confined	\$25
Chiropractic Care	Up to 10 visits/accident within 365 days	\$25
Transportation	Up to 3 trips/accident	\$400
Initial Physician Office Visit	Once/accident within 90 days	\$150
Lodging	Up to 30 nights/lifetime	\$200
Medical Appliance	Once/accident within 90 days	\$100
Physical Therapy	Up to 10 visits/accident within 90 days	\$50
Rehabilitation Facility	Up to 15 days/lifetime within 90 days	\$200

Specified Injury & Surgery Benefits

Benefit	Amount
Abdominal/Thoracic Trauma	\$2,000
Arthroscopic Surgery	\$250
Concussion	\$400
Emergency Dental	\$200
Eye Injury	\$500
Knee Cartilage	\$250
Laceration	\$250
Ruptured Disc	\$1,000
Tendon/Ligament/Cuff – single	\$750
Tendon/Ligament/Cuff – 2 or more	\$1,500

Catastrophic Benefits

Benefit	Amount
Coma (≥ 168] continuous hours)	\$10,000
Burn	\$1,000
Home Health Care	\$50
Paralysis – quadriplegia	\$50,000
Paralysis – paraplegia	\$25,000
Prosthesis – single	\$1,000
Prosthesis – 2 or more	\$2,000

Accidental Death & Dismemberment

Benefit	Payment Limitation	Amount
Accidental Death	Within 90 Days	\$50,000
Common Carrier Death	Spouse benefit payable at 50% of employee benefit	\$150,000
Both hands or both feet	Child(ren) benefit payable at 25% of employee benefit	\$50,000
Sight – both eyes		\$50,000
Speech & Hearing (both ears)		\$50,000
1 hand & 1 foot		\$50,000
1 hand/foot & sight of 1 eye		\$50,000
1 hand or 1 foot		\$25,000
Sight – 1 eye		\$25,000
Speech or Hearing (both ears)		\$25,000
Thumb & Index finger (same hand)		\$5,000

Dislocation Schedule

Benefit	Payment Limitation	Amount
Ankle, foot bones (except toes)	- Closed/non-surgical benefit is 50% of open benefit shown	\$3,000
Collarbone – acromio/separation	- Benefit for dependent spouse is 100% of the amount shown	\$500
Collarbone – sternoclavicular	- Benefit for dependent child(ren) is 100% of the amount shown	\$1,500
Elbow	- Incomplete dislocations & dislocation without anesthesia are 25% of the closed/non-surgical benefit	\$1,500
Finger, toe	- Multiple dislocations and fractures are payable up to 200% of the highest benefit	\$100
Hip		\$6,000
Knee		\$3,000
Lower Jaw		\$1,500
Shoulder (glenohumeral)		\$1,500
Wrist		\$1,500
Hand Bones (except fingers)		\$1,500
ALL OTHER		\$100

Fractures Schedule

Benefit	Payment Limitation	Amount
Ankle	- Closed/non-surgical benefit is 50% of open benefit shown	\$1,000
Foot Bones (except toes)	- Benefit for dependent spouse is 100% of the amount shown	\$1,000
Coccyx	- Benefit for dependent child(ren) is 100% of the amount shown	\$500
Collarbone/clavicle or sternum	- Chip fracture is 25% of the Closed benefit	\$2,000
Finger, toe	- Multiple dislocations and fractures are payable up to 200% of the highest benefit	\$100
Forearm – radius or ulna		\$1,000
Hip, thigh/femur		\$4,000
Kneecap/patella		\$1,500
Lower jaw/mandible (exc. alv. process)		\$1,000
Lower leg – fibula or tibia		\$2,000
Nose, facial bones (except jaw bones)		\$1,000
Pelvis (except coccyx)		\$8,000
Vertebrae – processes		\$1,000
Rib		\$500
Shoulder blade/scapula		\$2,000
Skull – depressed		\$6,000
Skull – non-depressed/simple		\$2,000
Upper arm/humerus		\$1,000
Upper jaw/maxilla (exc. alveolar process)		\$1,000
Vertebrae – body		\$1,500
Wrist, hand bones (except fingers)		\$1,000
ALL OTHER		\$100

How to file claims

You can file claims online at <https://supplemental-health.anthem.com> or you can print a claim form from that website and file it by mail or fax. Contact us with any questions: In California (800) 604-4381; in upstate New York (800) 608-3813; in downstate New York (800) 604-5379; if you are in any other state, please call (888) 828-2432.

Exclusions

The information provided below is applicable in most states; however, please be aware that state variations may apply.

A benefit is not payable for an injury that results from or is caused by:

- Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane
- War or act of war, declared or undeclared
- A nuclear, chemical, biological, or radiological event
- A covered person's participation in a felony, riot or insurrection
- A covered person's service in the armed forces or units auxiliary to them
- A covered person's taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed or administered by a Physician
- A covered person's being intoxicated as defined by the jurisdiction in which the cause of the loss was incurred
- While a covered person is on any aircraft: as a pilot, crewmember or student pilot; as a flight instructor or examiner; if it is owned, operated or leased by or on behalf of the policyholder, or any employer or organization whose eligible persons are covered under the policy; or being used for tests, experimental purposes, stunt flying, racing or endurance tests.
- Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft. Aircraft includes those which are not motor-driven. This exclusion does not apply where the Covered Person is riding as a fare-paying passenger on a regularly scheduled commercial airline or as a passenger for transportation only and not as a pilot or crew member
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test

All exclusions may not be applicable, or may be adjusted, as required by state regulations in the situs state of a group.

THIS POLICY PROVIDES LIMITED ACCIDENT-ONLY COVERAGE AND IT DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

Accident means a sudden, unforeseeable event that causes an Injury and that: 1) occurs while this Certificate is in force; 2) occurs while the Covered Person's insurance is effective; and 3) is not subject to any exclusion in the Policy.

¹ Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving employer.

² Covered accidents or illness must occur after the effective date of coverage.

³ Actual deductions may vary slightly due to rounding and payroll frequency.

In Colorado and Georgia, members must be enrolled in comprehensive health benefits from a group health insurance plan, an employer sponsored plan, an HMO plan, or an individual health plan that provides essential health benefits.

Group Accident benefits provided by policy form SAI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered service are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

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