

Accident Insurance

Greenberg Traurig, P.A. | All Eligible Employees | 934318

Protect your savings against an accident

Even a broken arm can result in medical costs not covered by your health plan. Accident insurance helps to protect your finances after a mishap. It pays you cash for covered accidents and treatments. You can use the money to help pay out-of-pocket medical costs or everyday expenses.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying all of the cost.

The benefit schedule on the following pages lists what the plan pays for covered accidents.

You can elect coverage for:

You	You and your spouse/domestic partner
You and your children	You and your family

Additional features

- This plan pays a \$100 wellness screening benefit each year once you provide proof of an eligible health screening. The application is easy to fill out and includes common screenings, like certain blood tests; Pap smear; skin cancer screening; Lipid panels; cardiac exercise stress test; Electrocardiogram (ECG); Immunizations and interscholastic sports physical exam.
- Provides coverage for on- and off-the-job accidents
- Benefits are payable directly to you, the employee
- This plan pays benefits in addition to any other coverage you may have
- There are no health questions or pre-existing conditions limitations



What did Accident insurance mean for the Smiths?

This family of five is no stranger to sports accidents. Last June, their daughter Julie who is the top scorer on her soccer team tore her ACL and required surgery. Their son Robert fell and fractured his arm playing basketball that same year.

- The Smiths submitted claims for each child's ER visit, x-ray, physician appointments, and Julie's surgery.
- We reviewed the claim medical information, including details from their physicians, and approved the claims.
- The cash benefits helped the Smith family meet their medical deductible.

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



Sun Life Assurance Company of Canada
sunlife.com
800-247-6875

Benefit schedule

Once your coverage goes into effect, you can file a claim for covered accidents that occur after your insurance's effective date. Unless otherwise specified, benefits are payable only once for each Covered Accident as applicable. The full list of benefits is listed here. Choose the plan that best meet your needs and your budget.

Benefit	Option 1	Option 2
<i>Life and Dismemberment Losses (shown for employee only*)</i>		
Accidental Death	\$15,000	\$25,000
Accidental Death Common Carrier	\$30,000	\$100,000
Catastrophic Loss: Both arms or both hands, both legs or both feet, one hand and one foot or one arm and one leg, or irrecoverable loss of sight of both eyes	\$7,500	\$15,000
Loss of one hand, foot, leg, or arm	\$3,750	\$7,500
Loss of sight of one eye or loss of one eye	\$3,750	\$7,500
Two or more fingers or toes	\$750	\$1,500
One finger or one toe	\$375	\$750

Dislocations	Open	Closed	Open	Closed
	(surgery)	(no surgery)	(surgery)	(no surgery)
Hip	\$2,000	\$1,000	\$4,000	\$2,000
Knee, ankle, bones of the foot	\$1,000	\$500	\$2,000	\$1,000
Elbow or wrist	\$400	\$200	\$800	\$400
Shoulder	\$500	\$250	\$1,000	\$500
Collarbone, bones of the hand	\$800	\$400	\$1,600	\$800
Finger(s) or toe(s)	\$100	\$50	\$200	\$100
Lower jaw	\$400	\$200	\$800	\$400

Fractures	Open	Closed	Open	Closed
	(surgery)	(no surgery)	(surgery)	(no surgery)
Hip or thigh	\$2,000	\$1,000	\$4,000	\$2,000
Skull-depressed	\$3,000	\$1,500	\$6,000	\$3,000
Skull-simple	\$1,500	\$750	\$3,000	\$1,500
Vertebral process	\$350	\$175	\$700	\$350
Bones of the face	\$350	\$175	\$700	\$350
Bones of the nose	\$350	\$175	\$700	\$350
Leg	\$1,000	\$500	\$2,000	\$1,000
Vertebrae, Sternum	\$800	\$400	\$1,600	\$800
Pelvis	\$800	\$400	\$1,600	\$800
Upper jaw or upper arm	\$375	\$190	\$750	\$375
Lower jaw	\$325	\$170	\$650	\$325
Collarbone	\$325	\$170	\$650	\$325
Shoulder	\$325	\$170	\$650	\$325
Forearm	\$325	\$170	\$650	\$325
Hand	\$325	\$170	\$650	\$325
Foot	\$325	\$170	\$650	\$325
Ankle	\$325	\$170	\$650	\$325
Kneecap	\$325	\$170	\$650	\$325
Elbow	\$325	\$170	\$650	\$325
Heel	\$325	\$170	\$650	\$325
Rib	\$175	\$90	\$350	\$175
Finger	\$175	\$90	\$350	\$175
Toe	\$175	\$90	\$350	\$175
Coccyx	\$175	\$90	\$350	\$175
Multiple ribs	\$500	\$250	\$1,000	\$500

Additional Injuries				
Eye injury – Surgery			\$125	\$250
Eye Injury – Object remove			\$100	\$100
Gunshot wound			\$250	\$500
Paralysis – paraplegia			\$12,500	\$25,000
Paralysis – quadriplegia			\$25,000	\$50,000
Coma			\$5,000	\$10,000
Concussion			\$250	\$250
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
Burns				
	2nd degree	3rd degree	2nd degree	3rd degree
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, MRI, EEG, EKG			\$100	\$200
X-ray (1 time per benefit year)			\$25	\$30
Emergency treatment in a non-emergency room			\$25	\$50
Physician's follow-up office visit (per visit, up to 6 visits per Covered Accident)			\$25	\$25
Physical Therapy per visit (up to 10 visits per Covered Accident)			\$25	\$25
Medical Devices			\$100	\$125
Epidural (up to 2 injections per Covered Accident)			\$25	\$50
Prescription Drug			\$15	\$25
Prosthesis – one			\$250	\$500
Prosthesis – two			\$500	\$1,000
Blood, Plasma or Platelet Transfusion			\$100	\$200
Hospital				
Hospital Admission			\$500	\$1,000
Hospital Confinement per day (up to 365 days per Covered Accident)			\$150	\$250
ICU Admission			\$750	\$1,500
ICU per day (up to 14 days)			\$300	\$500
Ambulance Ground			\$100	\$200
Ambulance Air			\$750	\$1,500
Emergency Room Admission			\$100	\$150
Family Lodging per day (up to 30 days per Covered Accident)			\$50	\$100
Transportation (100 or more miles up to 3 times per Covered Accident)			\$250	\$500
Rehab per day (per day, up to 30 days per Covered Accident)			\$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			\$300	\$625
Torn knee cartilage			\$300	\$625
Emergency Dental				
Emergency dental extraction			\$30	\$65
Emergency dental crown			\$100	\$200
Wellness				
Wellness Screening (1 per year)			\$100	\$100

*Benefits displayed for life and dismemberment are for the employee only. Spouse/domestic partner benefits are 100% of the employee benefit amount for death and 100% of the employee benefit amount for dismemberment. Dependent children benefits are 50% of the employee benefit amount for death and 50% of the employee benefit amount for dismemberment.

Accident FAQs

What happens if I am injured?

Once your claim is approved, Accident insurance pays you a benefit amount if you are hurt or receive treatment as a result of a covered accident. The benefit amount you receive depends on your injury and/or the treatment you receive. Benefits are payable only once for each Covered Accident (unless noted otherwise in the benefit schedule).

Injuries and other related benefits due to a covered accident must be diagnosed or treated within a defined period of time from the date of your accident. This could be as few as three days for certain benefits. Please refer to your certificate for details.

Can I take my insurance with me if I leave my employer?

You have the option to continue coverage when your employment terminates. Please refer to your Certificate for details.

How do I file a claim?

We will ask for information from you and your doctor about the specific accident and the treatment provided. You can download forms from our website. Please complete and sign all forms. Missing information or signatures can delay your claim.

Accident insurance is a limited benefit policy. The certificate has exclusions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate.

Read the important plan provisions section for more information including limitations and exclusions.

*Health, United States, 2016," US Department of Health and Human Services, Table 75.

Rate Sheet

Coverage and **monthly** rate for Accident Insurance.

Accident coverage is contributory, meaning that you are responsible for paying for all or a portion of the cost through payroll deduction.

Option1Plan:

Coverage	Monthly Cost*
Employee	\$7.44
Employee + Spouse	\$12.62
Employee + Child(ren)	\$14.12
Employee + Family	\$19.30

Option 2 Plan

Coverage	Monthly Cost*
Employee	\$11.75
Employee + Spouse	\$20.64
Employee + Child(ren)	\$23.57
Employee + Family	\$32.46

*The rate is in effect for January 1, 2020.