



Voluntary Accident Plan

Insured by UnitedHealthcare

How does it work?

Accident Insurance helps cover the added costs you may face following an injury. If you have a covered injury during the plan year and submit a claim, the Accident Protection Plan will pay you a cash benefit directly. Any payment you receive is in addition to the benefits your health plan gives you. Plus, you don't have to meet a deductible to receive the money—and you can use the money any way you want.

What's included?

Here's a short list of injuries and services that may qualify for a benefit payment:

- Ambulance services
- Emergency room and urgent care
- Doctor visits
- Hospital admissions and stays
- Medical appliances (e.g., crutches, wheelchair, walker)
- Rehabilitation
- Burns
- Concussions
- Fractures/dislocations
- Lacerations (cuts)
- Prescriptions
- Organized sports injuries
- Lodging, travel and child care

Accident Protection Wellness Benefit - Up to \$100 per Year

Your Accident Plan includes a wellness benefit that helps pay for preventive care and other health screenings. Refer to the plan document for eligible tests and screenings.

Program Rules

1. Screenings must be completed during the calendar year.
2. A covered spouse can also earn a benefit.

Accident Insurance can pay you money for covered accidental injuries and their treatment.

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 at a U.S. location to receive coverage.

How much does it cost?

Premium	Monthly	Weekly
You	\$11.20	\$2.58
You + Spouse	\$17.89	\$4.13
You + Children	\$17.27	\$3.99
Family	\$28.20	\$6.51

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 20 hours each week 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 have a 0 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

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/media/9486.

See Schedule of Benefits for a complete listing of what is covered.



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Hernia Surgery	\$300
Arthroscopic Surgery	\$300
Non-Specific Surgery	
- General Anesthesia	\$300
- Conscious Sedation	\$150
Tendon / Ligament / Shoulder Cartilage / Rotator Cuff / Knee Cartilage Surgery	
- Surgery to repair one	\$600
- Surgery to repair more than one	\$1,200
- Exploratory without repair	\$200
Blood/Plasma/Platelets	\$400
Burns	
- 2nd Degree (at least 36% of body surface)	\$750
- 3rd Degree (9 to 34 sq. inches)	\$1,500
- 3rd Degree (35 or more sq. inches)	\$12,000
	Skin Graft = 25% of burn benefit
Coma	\$10,000
Concussion	\$200
Lacerations	
- Greater Than 15 cm	\$600
- 5 cm - 15 cm	\$300
- Less Than 5 cm	\$75
- Not Requiring Sutures	\$45
Paralysis	
- Quadriplegia	\$15,000
- Hemiplegia	\$7,500
- Paraplegia	\$7,500
Ruptured / Herniated Disc	\$600
Emergency Dental Work	
- Crown(s)	\$300
- Extraction(s)	
	\$150
Medical Supplies / Over-the-counter(one time per plan year)	\$20
Family Child Daycare (per day up to 30 days)	\$45
Lodging (per day up to 30 days)	\$225
Transportation (for special treatment more than 100 miles away, maximum of 3 trips per accident)	\$300
Pain Management / Epidural (one time per covered accident)	\$100
Fractures	Open Reduction / Closed Reduction
- Skull (Depressed, except bones of face or nose)	\$6,000 / \$3,000
- Sternum	\$6,000 / \$3,000
- Hip, Thigh (Femur)	\$6,000 / \$3,000
- Skull (Simple, except bones of face or nose)	\$3,250 / \$1,625
- Leg (from top of tibia to ankle joint)	\$3,250 / \$1,625
- Pelvis (Excluding Coccyx)	\$3,250 / \$1,625
- Vertebrae (body of)	\$3,250 / \$1,625
- Sacral / Sacrum	\$1,200 / \$600
- Face or Nose (except teeth)	\$1,200 / \$600
- Upper Arm (Elbow to Shoulder)	\$1,200 / \$600
- Upper Jaw (except Alveolar process)	\$1,200 / \$600
- Ankle	\$1,200 / \$600
- Foot (except Toes)	\$1,200 / \$600
- Forearm, Hand, Wrist (except Fingers)	\$1,200 / \$600
- Kneecap	\$1,200 / \$600
- Lower Jaw (except Alveolar process)	\$1,200 / \$600
- Shoulder Blade or Collarbone	\$1,200 / \$600
- Vertebral Process	\$1,200 / \$600
- Coccyx	\$1,000 / \$500
- Finger or Toe	\$450 / \$225
	Chip Fractures: 25% of amounts shown for Closed Reduction
Dislocations	Open Reduction / Closed Reduction
- Hip	\$6,000 / \$3,000
- Elbow	\$1,350 / \$675
- Ankle	\$2,250 / \$1,125
- Collar Bone (Sternoclavicular)	\$1,350 / \$675
- Foot (except toes)	\$2,250 / \$1,125
- Hand	\$1,350 / \$675
- Knee Cap (Patella)	\$3,400 / \$1,700
- Lower Jaw	\$1,350 / \$675
- Shoulder Blade	\$1,350 / \$675
- Wrist	\$1,350 / \$675
- Collarbone (Acromioclavicular separation)	\$750 / \$375
- Finger or Toe	\$750 / \$375
Organized Sporting Activity Injury	Increases amounts payable under Follow Up Care and Common Injuries sections by 25%
Additional Benefits	
Wellness Benefit Rider	\$100, Employee and Insured Spouse