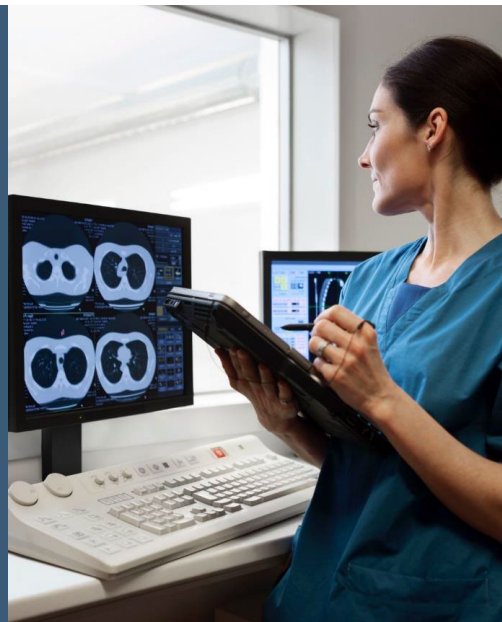


Accident Insurance, which we call

Accidental Injury Benefits

These benefits

- Provide a cash benefit for an accident.
- Are an added level of financial protection for you and your family from an accident.
- Can be used anyway you choose, such as for:
 - Deductibles
 - Food
 - Housing
 - X-ray Copays
 - Utilities



The ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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

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Accident Insurance

Accidental Injury Benefits

How can I purchase coverage?

- Employee Only
- Employee/Spouse/DP
- Employee/Child(ren)
- Family

Health Screening Benefit \$100

Reimbursement for covered screenings

Guaranteed issue

All Guarantee Issue

Can I take the coverage if I leave my job?

Yes

	Employee	Employee + Spouse	Employee + Child(ren)	Family
Monthly Rates:	\$7.88	\$12.46	\$14.00	\$21.68

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Accident Insurance

Accidental Injury Benefits

BENEFIT EXAMPLE: JAYDEN'S STORY

Jayden had played basketball all through high school and still played as often as he could. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled up and he couldn't stand without feeling dizzy, friends drove him to the emergency room.

He went home with an arm in a cast and instructions on healing from a concussion. It took him some time to recover, but Jayden knew he'd be okay with his bills.

He'd checked the box for Accident Insurance, which we call Accidental Injury Benefits, during open enrollment at work. It paid him a cash benefit he used for medical expenses, food and rent.

The plan would pay a benefit amount for each service covered as a result of Jayden's accident.

What Benefits Could be Included?

Service	Accident Plan Pays
Ground Ambulance	\$750
ER	\$150
X-Ray	\$100
CT Scan	\$300
Leg Fracture (Closed/Non-surgical)	\$2,000
Medical Appliance	\$150
Accident Follow-up (2 visits)	\$300 (\$100/visit x 3)
Chiropractor (6 visits)	\$500 (\$50/visit x 10)
Physical Therapy (3 visits)	\$750 (\$75/visit x 10)
Total	\$5,000

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These claim examples are for illustrative purposes only. The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you.

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