



## Accident Insurance

### Accidents can happen to anyone

No matter who you are, what you do or where you live, you could get hurt accidentally. It's just the nature of life.

And accidents can come with costs, such as emergency room fees, doctor's bills and the costs of missing work. Even if you have good health insurance, deductibles and co-pays can really add up after an accident. Would you have savings available to pay these costs?

But with accident insurance, you can receive money paid directly to you to help with all the expenses of a covered accident. So you can focus on what really matters: healing.



Every 10 minutes, nearly  
847 Americans suffer an injury severe  
enough to seek medical help.

National Safety Council, *Injury Facts*, 2019.

# With accident insurance, you can be ready for the unexpected costs an injury can bring

Active families with children in sports are especially vulnerable to the rising costs of medical treatment for injuries.

But everyone, young or old, could suffer an accident at any time.

The three examples shown to the right are for illustrative purposes only. Benefits may vary. The certificate and policy have exclusions and limitations. For complete details, see your benefits counselor.



## DANIEL

*Daniel is 30, single, likes to read and enjoys watching TV. On his way to the bookstore, he had an automobile accident and broke two of his ribs.*

### How his accident policy helped:



*Daniel's benefit helped cover his out-of-pocket costs for emergency room treatment. He also used some of his benefit to rent a car while his was in the shop.*



Every year, 47.2 million – about 1 in 7 – Americans seek medical help for injuries.

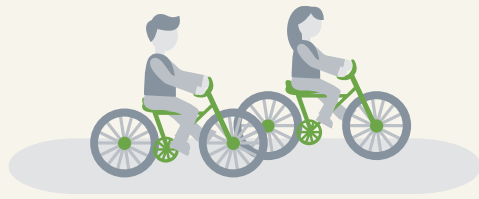
National Safety Council, *Injury Facts*, 2019.

## Accident coverage advantages

Whoever you are, whatever you do, an accident could be just around the corner. With accident insurance, you can be ready.

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on-the-job or off-the-job, unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.





### THE TAYLOR FAMILY

The Taylors' two teenage kids, Isabella and Benjamin, both love sports. Isabella dislocated her ankle falling off her bike and needed treatment right away.

#### How their accident policy helped:



Isabella's care in the orthopedic clinic required a co-pay and co-insurance. Her benefit helped cover these, plus costs for X-rays, crutches and accident follow-up treatment.

### ALEX AND KATHERINE

Now that they're empty-nesters, Alex and Katherine love to travel and camp in national parks. One night, Alex tripped over the logs for their campfire and broke his collarbone.

#### How their accident policy helped:



Alex used his benefit to cover his yearly deductible and co-pays for the surgery, hospital confinement and physical therapy he needed to get back in shape.

## Meet with a benefits counselor

By attending a 1-to-1 counseling session with a benefits counselor, you can learn more about accident insurance and how it can help you prepare for the unexpected. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.



## Top causes of sports-related injuries treated in hospital emergency departments:



BASKETBALL



BICYCLE RIDING



EXERCISE



FOOTBALL



PLAYGROUND EQUIPMENT

National Safety Council, *Injury Facts*, 2019.



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Talk with your benefits counselor to learn more about accident insurance.

IMPORTANT NOTICE - THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

The base 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.

Insureds in New York must be covered by comprehensive health insurance before applying for Accident Insurance.

The expected benefit ratio for the individual accident policies exceeds 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

This information is not intended to be a complete description of the insurance coverage available. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy forms GACC1.0-P-NY and IAC4000-NY and certificate form GACC1.0-C-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

Underwritten by The Paul Revere Life Insurance Company, Worcester, MA and administered by Colonial Life & Accident Insurance Company.

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## Accident Insurance Premier Plan

Nobody expects an accident to happen. But if it does, your main focus should be on recovery, not how you're going to pay your bills. Our accident insurance provides benefits directly to you to use however you like – from medical costs to everyday expenses. Whether it's a fall or a car accident, your benefits offer support when you need it.

### OUR COVERAGE INCLUDES:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable, regardless of other insurance
- Worldwide coverage
- Keep coverage no matter where you go
- Works alongside your health savings account (HSA)

All of this can help you get back on your feet.



Milo was running on the playground when he tripped and injured his hand.



#### URGENT CARE CENTER VISIT

Milo went to an urgent care center and received immediate care.



#### DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Milo had fractured his hand.



#### LACERATION

The doctor also found that Milo had a cut on his hand.



#### MEDICAL EQUIPMENT

Milo was discharged with a splint.



#### DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

#### MILO'S BENEFITS

With accident benefits, Milo's parents were able to pay the annual deductible and co-payments.

Accident emergency treatment	\$150
X-ray	\$50
Laceration (no stitches)	\$30
Fracture (hand)	\$1,100
Medical equipment (splint)	\$40
Accident follow-up treatment (3 visits)	\$195

**Total: \$1,565**

*For illustrative purposes only.*

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

# Olivia was driving to the store when she got into a car accident.



## AMBULANCE AND EMERGENCY ROOM VISIT

Olivia arrived by ambulance to the nearest emergency room and received immediate care.



## DIAGNOSTIC PROCEDURES

The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for brain injury.



## HOSPITAL ADMISSION, CONFINEMENT AND SURGERY

Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.



## PHYSICAL THERAPY

Olivia had eight sessions of physical therapy to help regain the strength in her leg.



## DOCTOR'S OFFICE VISITS

Over the next several weeks, she had six follow-up appointments with her doctor.

OLIVIA'S BENEFITS	
Olivia's accident benefits helped cover her annual deductible and co-payments.	
Ambulance	\$350
Accident emergency treatment	\$150
X-ray	\$50
Medical imaging study (CT)	\$300
Hospital admission	\$1,750
Hospital confinement (3 days)	\$1,050
Thigh fracture – (major - surgical)	\$2,200
Surgery (minor)	\$350
Medical equipment (crutches)	\$175
Accident follow-up treatment (6 visits)	\$390
Physical therapy (8 days)	\$400
<b>Total: \$7,165</b>	

Benefits are per covered person per covered accident unless stated otherwise.

### INITIAL CARE

Accident emergency treatment.....	\$150
Hospital emergency room, urgent care facility or physician's office	
Air ambulance.....	\$2,400
Ambulance – ground or water.....	\$350
Observation room (up to two days per calendar year).....	\$175 per day
X-ray.....	\$50

### COMMON ACCIDENTAL INJURIES

Burn (based on size and degree).....	\$2,500 – \$21,000
Burn – skin graft.....	50% of applicable burn benefit
Concussion.....	\$250
Dislocation (separated joint)	Non-surgical Surgical
■ Major dislocation (all dislocations except fingers or toes).....	\$1,100 \$2,200
■ Minor dislocation (fingers or toes).....	\$150 \$300
■ Incomplete dislocation.....	25% of the major or minor dislocation benefit for the applicable non-surgical amount
Emergency dental work.....	\$250 – \$750
Dental extraction or dental crown, denture or implant	
Eye injury – with surgical repair or removal of a foreign object.....	\$500
Fracture (broken bone)	Non-surgical Surgical
■ Major fracture (all fractures except fingers or toes).....	\$1,100 \$2,200
■ Minor fracture (fingers or toes).....	\$150 \$300
■ Chip fracture.....	25% of the major or minor fracture benefit for the applicable non-surgical amount

Hearing-loss injuries <sup>1</sup> .....	\$140
Knee cartilage – torn (with surgical repair).....	\$950
Laceration (based on repair and length).....	\$30 – \$750
Ruptured disc (with surgical repair).....	\$1,550
Tendon/ligament/rotator cuff (with surgical repair)	One Two or more
■ One.....	\$950 \$1,900
■ Two or more.....	\$1,900

### HOSPITAL CARE

Hospital admission.....	\$1,750
Hospital confinement (up to 365 days).....	\$350 per day
Hospital sub-acute intensive care unit confinement (up to 30 days).....	\$500 per day
Intensive care unit admission.....	\$3,000
Intensive care unit confinement (up to 15 days).....	\$600 per day

### SURGICAL CARE

Blood/plasma/platelets – transfusion.....	\$600
Surgery	Major surgery (cranial, open abdominal and thoracic excluding hernia repair) Minor surgery (hernia or any other surgery except cranial, open abdominal or thoracic)
.....	\$1,900 \$350

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

## TRANSPORTATION & LODGING

Transportation for hospital confinement ..... (up to three round trips, 50+ miles from home)	\$900 per round trip
Lodging – companion (up to 30 days) .....	\$175 per day

## FOLLOW-UP CARE

Accident follow-up treatment – telemedicine ..... (up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)	\$65
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### Medical equipment

■ Tier 1 ..... (Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint)	\$40
■ Tier 2 ..... (Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot)	\$175
■ Tier 3 ..... (Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair)	\$350

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI ..... (one per calendar year)	\$300
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Pain management for epidural anesthesia – non-surgical .....	\$175
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### Prosthetic device/artificial limb

■ One .....	\$1,250	■ More than one .....	\$2,500
■ Repair/replacement <sup>2</sup> .....	\$625/\$1,250		

Rehabilitation unit confinement ..... (up to 15 days, not to exceed 30 days per calendar year)	\$250 per day
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Therapy – occupational, physical or speech (up to 10 days) .....	\$50 per day
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## ACCIDENTAL DISMEMBERMENT

Accidental dismemberment ..... (Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye; Loss, loss of use – finger, toe, partial dismemberment of finger or toe)	\$750 – \$35,000
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Loss of consciousness due to coma ..... (Lasting for seven or more consecutive days)	\$17,500
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### Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child .....	\$30,000 <sup>3</sup>
■ Total and irrecoverable loss, loss of use or paralysis – 180-day elimination period	
■ Both hands, arms, feet, legs or the sight of both eyes; or any combination; or	
■ Loss of hearing in both ears, or loss of ability to speak	

## ACCIDENTAL DEATH

### Accidental death

■ Named insured, spouse .....	\$50,000
■ Child .....	\$15,000

### Accidental death common carrier

Examples of common carriers are mass transit trains, buses and planes

■ Named insured, spouse .....	\$200,000
■ Child .....	\$45,000



For more information,  
talk with your  
benefits counselor.

- 1 One benefit for each injured ear per covered person per lifetime.
- 2 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 3 Payable once per lifetime per covered person.

#### HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

This 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. The expected benefit ratio for this policy exceeds 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

**IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

**THIS POLICY PROVIDES LIMITED BENEFITS.**

#### EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's aviation, felonies, riot or insurrection, suicide or injuries which any covered person intentionally does to himself, war or act of war. In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries that are the result of intoxication or use of narcotics.

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IAC4000-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.