



## 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.

# 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:

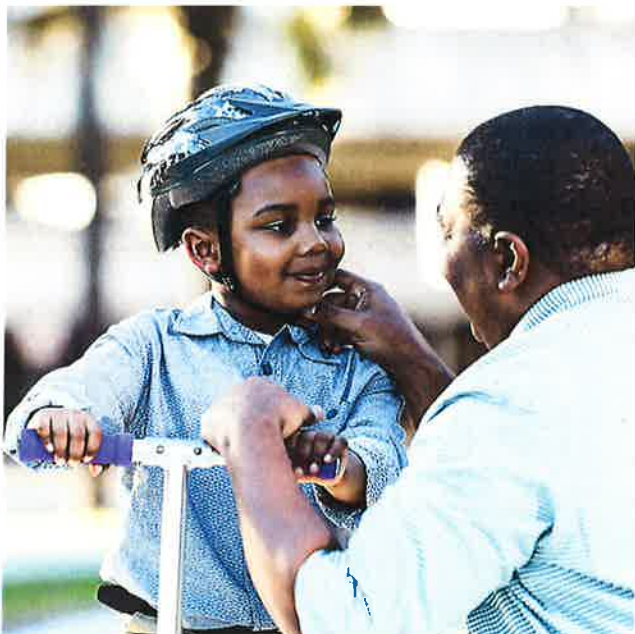


*Daniel's benefit helped cover his out-of-pocket costs for emergency room treatment. He also used some of his benefit to rent a car while his was in the shop.*



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.



 Colonial Voluntary Benefits™

[Colonial-PaulRevere.com](http://Colonial-PaulRevere.com)

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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You can't predict when or where an accident will strike. But you can make sure you have a safety net of financial protection to help if an accidental injury occurs.

Accidents can happen anytime, anywhere — at home or at work, on the playground or on the road. Some of the most common injuries include:

- Broken bones
- Burns
- Concussions
- Lacerations
- Back or knee injuries
- Accidental injuries that send you to the Emergency Room, Urgent Care or a physician's office.

Paul Revere's Group Accident Insurance helps you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. With this coverage you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses associated with a covered accident.

## Here's how it works...

Imagine while cleaning the gutters, you fall from the ladder and break your leg.

### These are out-of-pocket expenses you may encounter:

\$100	Emergency room copay
\$250	Deductible (copays do not count toward deductible)
\$35	Specialist visit copay – orthopedic physician
\$350	Specialist visit copay – occupational/physical therapy for 10 days

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**\$735**      **Out-of-pocket expenses**

### And here is a sample of benefits you may be eligible for with Paul Revere's Group Accident Insurance:

\$125	Accident Emergency Treatment
\$150	Accident Follow-up Physician Visit (\$50 per visit, up to 3 per accident)
\$100	Appliance (crutches)
\$1,000	Fracture (broken leg)
\$250	Occupational/Physical Therapy (\$15/day for 10 days)
\$30	X-Ray (for diagnosis of broken leg)

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**\$1,655 of benefits paid to you in addition to other coverage you may have with other insurance companies.**

*The claims example above is based on a covered person aged 41 who receives a complete fracture of the leg and requires non-surgical repair. The policy has exclusions and limitations. Costs of treatment and benefit amounts may vary.*

Benefits listed are for each covered person per covered accident unless otherwise specified.

## Initial Care

- Accident Emergency Treatment .....\$125
- Air Ambulance..... \$1,500
- Ambulance..... \$200
- X-Ray Benefit .....\$30

## Common Accidental Injuries

Dislocation (Separated Joint)	Non-Surgical	Surgical
Major Dislocation (all dislocations except fingers, toes or patella)	\$1,000	\$2,000
Minor Dislocation (fingers, toes or patella)	\$150	\$300
Fracture (Broken Bone)	Non-Surgical	Surgical
Major Fracture (all fractures except fingers or toes)	\$1,000	\$2,000
Minor Fracture (fingers, toes)	\$75	\$150

Your Paul Revere certificate also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree) ..... \$1,000 to \$12,000
- Burn – Skin Graft for 2nd or 3rd degree burns .....50% of Burn benefit
- Coma..... \$10,000
- Concussion .....\$150
- Emergency Dental Work.....\$100 Extraction, \$300 Crown, Implant, or Denture
- Lacerations (based on size)..... \$25 to \$600

## Requires Surgery

- Eye Injury.....\$200
- Ruptured Disc .....\$500
- Tendon/Ligament/Rotator Cuff .....\$500 – one, \$750 – two or more
- Torn Knee Cartilage .....\$500

## Surgical Care

- Blood/Plasma/Platelets .....\$300
- Minor Surgery (hernia or any other surgery except cranial, open abdominal or thoracic).....\$250
- Major Surgery (cranial, open abdominal or thoracic, excluding hernia) ..... \$1,500

## Transportation/Lodging Assistance

If injured, the covered person must travel more than 50 miles from residence to receive special treatment and confinement in a hospital.

- Lodging (family member or companion) .....\$150 per night up to 30 days  
for a hotel/motel lodging costs
- Transportation..... \$500 per round trip up to 3 round trips

Benefits listed are for each covered person per covered accident unless otherwise specified.

### Accident Hospital Care

- Hospital Admission<sup>1</sup> ..... \$1,000 per accident
  - Hospital ICU Admission<sup>1</sup> ..... \$1,500 per accident
- <sup>1</sup>We will not pay the hospital admission benefit and the hospital intensive care unit (ICU) admission benefit for the same covered accident simultaneously.*
- Hospital Confinement<sup>2</sup> ..... \$165 per day up to 365 days per accident
  - Hospital ICU Confinement<sup>2</sup> ..... \$165 per day up to 15 days per accident
- <sup>2</sup>We will not pay the hospital confinement benefit and the hospital ICU confinement benefit simultaneously.*

### Accident Follow-Up Care

- Accident Follow-Up Physician Visit..... \$50 (up to 3 visits per accident)
  - Appliances ..... \$100 (such as wheelchair, crutches)
  - Medical Imaging Study..... \$150 per accident  
(limit 1 per covered accident and 1 per calendar year)
  - Occupational or Physical Therapy..... \$25 per day up to 10 days
  - Pain Management (Epidural Anesthesia)..... \$100 (limit 1 per covered accident)
  - Prosthetic Devices/Artificial Limb ..... \$500 – one, \$1,000 – two or more
  - Rehabilitation Unit Confinement<sup>3</sup> ..... \$100 per day up to 15 days per covered accident,  
and 30 days per calendar year
- <sup>3</sup>We will not pay the hospital confinement benefit and the rehabilitation unit confinement benefit simultaneously.*

### Accidental Dismemberment

- Loss of Finger/Toe..... \$750 – one, \$1,500 – two or more
- Loss or Loss of Use of Hand/Foot/Sight of Eye..... \$7,500 – one, \$15,000 – two or more

### Catastrophic Accident

For severe injuries that result in the total and irrecoverable:

- Loss of one hand and one foot
- Loss of the sight of both eyes
- Loss of both hands or both feet
- Loss of the hearing of both ears
- Loss or loss of use of one arm and one leg
- Loss of the ability to speak
- Loss or loss of use of both arms or both legs

Named Insured.....\$50,000    Spouse.....\$50,000    Child(ren).....\$25,000

12-month elimination period. Payable once per lifetime for each covered person.

### Accidental Death

	Accidental Death	Common Carrier
● Named Insured	\$25,000	\$100,000
● Spouse	\$25,000	\$100,000
● Child(ren)	\$5,000	\$20,000

### Will I have to answer health questions to receive coverage?

Coverage is Guaranteed Issue. No health questions will be asked.

### What additional features are included?

- Worldwide coverage
- Portable
- Compliant with Health Savings Account (HSA) guidelines

### How do I know how much a benefit pays?

Benefit amounts are preset and not based on the medical expenses you are charged. You get a lump sum payment that is specific to the injury or treatment required.

### Will my accident claim payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

### How do I file a claim?

Visit [colonial-paulrevere.com](http://colonial-paulrevere.com) or call our Customer Service Department at 1-800-325-4368 for additional information.

## My Coverage Worksheet (For use with your Paul Revere benefits counselor)

### Who will be covered? (check one)

Employee Only

Employee & Spouse

One-Parent Family

Two-Parent Family

### When are covered accident benefits available?

On and Off-Job Benefits

## EXCLUSIONS AND LIMITATIONS

We will not pay any benefits for losses that are caused by, contributed to by or occur as a result of: aviation; felonies; suicide or injuries which any covered person intentionally does to himself; war or act of war; in addition to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of: intoxicants and narcotics. The covered person must incur a charge and the certificate must be in force for benefits to be payable.

For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy number GACC1.0-P-NY and certificate number GACC1.0-C-NY. This is not an insurance contract and only the actual policy provisions will control.