

GROUP VOLUNTARY ACCIDENT INSURANCE BENEFIT HIGHLIGHTS



Nearly 3 million
emergency
department visits
every year are
caused by youth
sports.¹

OPTIMA PAYROLL PROCESSING SERVICES LLC

With Accident insurance, you'll receive payment(s) associated with a covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or your utility bills.



To learn more about Accident insurance, visit
www.thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

You have a choice of two accident plans, which allows you the flexibility to enroll for the coverage that best meets your needs. This insurance provides benefits when injuries, medical treatment and/or services occur as the result of a covered accident. Unless otherwise noted, the benefit amounts payable under each plan are the same for you and your dependent(s).

PLAN INFORMATION		OPTION 1	OPTION 2
Coverage Type		On and off-job (24 hour)	On and off-job (24 hour)
BENEFITS		OPTION 1	OPTION 2
EMERGENCY, HOSPITAL & TREATMENT CARE			
Accident Follow-Up	Up to 3 visits per accident	\$75	\$100
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	\$35	\$50
Ambulance – Air	Once per accident	\$1,000	\$1,200
Ambulance – Ground	Once per accident	\$300	\$400
Blood/Plasma/Platelets	Once per accident	\$400	\$500
Child Care	Up to 30 days per accident while insured is confined	\$50	\$75
Daily Hospital Confinement	Up to 365 days per lifetime	\$200	\$300
Diagnostic Exam	Once per accident	\$150	\$200
Emergency Dental	Once per accident	Up to \$200	Up to \$300
Emergency Room	Once per accident	\$150	\$200
Hospital Admission	Once per accident	\$1,000	\$1,500
ICU Admission	Once per accident	\$2,000	\$3,000
Initial Physician Office Visit	Once per accident	\$75	\$100
Medical Appliance	Once per accident	\$750	\$1,000
Rehabilitation Facility	Up to 15 days per lifetime	\$150	\$200
Transportation	Up to 3 trips per accident	\$300	\$400
Urgent Care	Once per accident	\$75	\$100
X-ray	Once per accident	\$100	\$150
SPECIFIED INJURY & SURGERY		OPTION 1	OPTION 2
Abdominal/Thoracic Surgery	Once per accident	\$1,500	\$2,000
Arthroscopic Surgery	Once per accident	\$150	\$200
Burn	Once per accident	Up to \$10,000	Up to \$15,000
Burn – Skin Graft	Once per accident for third degree burn(s)	50% of burn benefit	50% of burn benefit
Concussion	Up to 3 per year	\$250	\$500
Dislocation	Once per joint per lifetime	Up to \$8,000	Up to \$10,000
Eye Injury	Once per accident	Up to \$500	Up to \$750
Fracture	Once per bone per accident	Up to \$8,000	Up to \$10,000

Hernia Repair	Once per accident	\$150	\$200
Joint Replacement	Once per accident	\$2,500	\$2,599
Knee Cartilage	Once per accident	Up to \$1,000	Up to \$2,000
Laceration	Once per accident	Up to \$400	Up to \$700
Ruptured Disc	Once per accident	\$750	\$1,500
Tendon/Ligament/Rotator Cuff	Once per accident	Up to \$2,000	Up to \$2,599
CATASTROPHIC		OPTION 1	OPTION 2
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	\$25,000	\$50,000
Common Carrier Death	Within 90 days	\$75,000	\$150,000
Coma	Once per accident	\$7,500	\$10,000
Dismemberment	Once per accident	Up to \$20,000	Up to \$40,000
Home Health Care	Up to 30 days per accident	\$75	\$100
Paralysis	Once per accident	Up to \$20,000	Up to \$40,000
Prosthesis	Once per accident	Up to \$1,500	Up to \$2,000
FEATURES		OPTION 1	OPTION 2
Ability Assist® EAP ² – 24/7/365 access to help for financial, legal or emotional issues		Included	Included
HealthChampion ^{SM3} – Administrative & clinical support following serious illness or injury		Included	Included

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?

Yes. Any reference to “spouse” in this document includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable law.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your or your family’s health. All you have to do is elect the coverage to become insured.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period.

WHEN DOES THIS INSURANCE BEGIN?

Insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect. Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility).

WHEN DOES THIS INSURANCE END?

This insurance will end when you or your dependents no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this coverage with you. Coverage may be continued for you and your dependent(s) under a group portability policy. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for portability are described in the certificate.

¹National Health Statistics Reports, November 2019. CDC/National Center for Health Statistics: <https://www.cdc.gov/nchs/data/nhsr/nhsr133-508.pdf>, as viewed as of 10/14/2020

²Ability Assist® services are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Ability Assist is a registered trademark of The Hartford. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

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