Get The Facts | Quick Reference Guide

Accident Insurance

Accident Insurance can help round out your benefit package and help protect against the financial burden that accident-related costs can create. Here are the facts on the Accident plans from **The Hartford's Employee Choice Benefits**℠.

Plan Design & Benefit Information		Options Available
Eligibility Basics	• Employee (EE) › 2-49 lives: 30 hours/week › 50+ lives: 20 hours/week • Spouse/Partner (SP): eligible if EE is eligible • Child(ren) (CH): birth to age 26 (ACA match)	• Work hours can be set by the employer; minimum is 15/week • Eligibility age limit (term age) of 65-85 available • CH age range is 18-26
Funding Options	100% employee-paid (voluntary)	• 100% employer-paid (non-contributory) • ER/EE cost sharing contingent on group size (contributory)
Coverage Type	24 hour (on and off-job)	Off-job (non-occupational)
Plan Type	• Choice of three standard schedules • Each standard schedule includes all seven categories/packages: › Initial and Emergency Care › Follow-Up Care › Hospital/Confinement Care › Specified Injury › Surgery › Catastrophic › Enhancement	Full flexibility and variability of benefit amounts and benefit options available
Benefits	Cash benefits for more than 80 accidental injuries, related expenses and treatments	
Coverage Election	• One plan offered to EEs • Choice of coverage tiers: › EE Only › EE & SP › EE & CH › EE & Family	• Choice of two or more plans offered to EEs (e.g., choice of Plan 1 or Plan 3) • Alternate coverage tier structures available

Underwriting Guidelines		Options Available
Preferred Info to Quote	• Group name, situs state, SIC, effective date, current participation (if takeover)	
Underwriting Type	Guaranteed Issue	
Participation	100% EE-paid • 2-49 lives: 2 enrolled lives • 50+ lives: 10 enrolled lives	• 100% employer-paid: 100% of eligible lives • ER/EE cost sharing: contingent on group size
Rate Structure	Composite rates by coverage tier	
Rate Guarantee Period	• 2 years 2-99 lives • 3 years 1000+ lives • For groups with 50+ lives and multi-year rate guarantees: › A group must achieve 10% participation to secure the rate guarantee › If 10% participation is not achieved, the rate guarantee may revert to one year	1-5 years
Renewability	Optionally renewable at the discretion of the group	

Enrollment		
Enrollment Type	Annual open enrollment	

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Benefit	Plan Detail	Plan 1	Plan 2	Plan 3
Initial & Emergency Care Benefits Includes benefits for each covered person for: Initial care, diagnostic and emergency services and more; Treatment/service time frame ranges from 72 hours to 365 days.				
Initial Accident Benefit	1/acc	$150	$200	$250
Initial Medical Professional – Physician Visit	1/acc	$150	$200	$250
Emergency Room/Urgent Care	1 each/acc	$250/$150	$300/$200	$400/$250
Hospital Observation/Short Stay	1/acc	$300	$400	$500
Ambulance – Ground/Air	1 each/acc	$750/$1,500	$1,000/$2,000	$1,250/$2,500
X-ray/Diagnostic Exam	1 each/acc	$100/$300	$150/$400	$200/$500
Follow-Up Care Benefits Includes benefits for each covered person for: Follow up care , Chiropractic Benefits, Pain Management, Therapy Services and more; Treatment /service time frame ranges from 90 hours to 365 days.				
Follow-Up Medical Professional/Physician Visit	Up to 3/acc	$100	$150	$200
Therapy Services	Up to 10/acc	$75	$100	$125
Acupuncture/Chiropractic Care	Up to 10/acc	$50	$75	$100
Home Health Services	Up to 10/acc	$75	$100	$125
Medical Travel	Up to 4 trips/acc	$400	$600	$800
Companion Lodging	Up to 15 nights /acc	$150	$200	$250
Follow-Up Medical Transportation/Rideshare	3/acc	$25	$50	$75
Mobility Aid	Up to 200% of highest applicable benefit amount/acc	$1,000	$1,500	$2,000
Prescription Drug	1/acc	$25	$50	$75
Pain Management	Up to 200% of the highest benefit amount/acc	$300	$400	$500
Family/Pet Care	Up to 30 days/acc	$50	$75	$100
Health Screening/Accident Prevention Benefit	1 per year	$50	$50	$50
Enhancement Benefits Optional benefits for each covered person.				
Line of Duty/Organized Amateur Sports Injury/Motor Vehicle Safety		Benefit increase percentage 10-25%		
Hospital Care/Confinement Benefits Include benefits for each covered person for: Hospital / ICU Admission and Confinement, Continuous Facility Care and more; Treatment/ service time ranges from 30 days to 365 days.				
Hospital/ICU Admission	1/acc	$1,500/$3,000	$2,000/$4,000	$2,500/$5,000
Hospital/ICU Confinement	Up to 90 days/acc	$250/$500	$500/$1,000	$750/$1,500
Step Down Unit Confinement	30 days /acc	$400	$800	$1,200
Continuous Care Facility Confinement	Up to 90 days/acc	$200	$400	$600
Specified Injury Benefits Includes benefits for each covered person for: Dislocations and Fractures, Burns, Lacerations, Concussions and more; Treatment/service time ranges from 72 hours to 365 days.				
Concussion	1/acc; Up to 3 per year	$200	$300	$400
Burns	Highest applicable benefit/acc	$20,000	$25,000	$30,000
Skin Graft	1/acc	50%	50%	50%
Dislocations	Up to 200% of highest applicable benefit amount/acc	$4,000	$5,000	$6,000
Fractures	Up to 200% of highest applicable benefit amount/acc	$4,000	$5,000	$6,000
Lacerations	Highest applicable benefit/acc	$500	$1,000	$1,500
Eye-Debris Removal/Surgical	1 each/acc	$200/$500	$400/$750	$600/$1,000
Ear Injury	1/acc	$250	$500	$750
Dental-Extraction/Crown	1 each/acc	$150/$300	$300/$600	$450/$900
Gunshot Wound/Puncture Wound	1 each/acc	$500/$100	$1,000/$150	$1,500/$200
Surgery Benefits Includes benefits for each covered person for: Surgery and more; Injury/treatment time ranges from 90 hours to 365 days.				
Surgeries	Up to 200% of highest applicable benefit amount/acc	$3,000	$4,000	$5,000
Joint Replacement/Knee Cartilage	1 each/acc	$2,500/$1,000	$5,000/$2,000	$7,500/$3,000
Hernia Repair/Herniated Disc	1 each/acc	$500/$1,000	$750/$2,000	$1,000/$3,000
Blood Products (Blood/plasma/platelet)	1/acc	$500	$750	$1,000
General Anesthesia	1/acc	$150	$300	$500

For larger groups full flexibility and variability with standard plan design alternatives available

- Certain benefits may be removed from plan design
- Alternate amounts and number of visits/days/ nights/trips available

Continued ›

Catastrophic Benefits

Includes benefits for each covered person for: Death and dismemberment; Coma and paralysis; Prosthesis and more; Injury/service time frame ranges from 90 days to 365 days.

Accidental Death – EE	–	$50,000	$80,000	$100,000	
Accidental Death – Spouse/Child	–	50% of EE benefit/25% of EE benefit			
Common Carrier Death	–	3x death benefit			
Transportation of remains	1/lifetime	$2,000	$3,000	$4,000	
Dismemberment/Paralysis	Up to 150% of highest applicable amount/acc	$50,000	$80,000	$100,000	
Coma	1/acc	$10,000	$15,000	$20,000	
Prosthesis	Up to 2	$3,000	$4,000	$5,000	
Residence/Vehicle Reasonable Modifications	1/acc	$5,000	$7,500	$10,000	
Dependent benefits	Same benefit amounts as EE, except for death benefits				• Can be removed from plan • For dislocation/fracture amounts, SP can be 50% & CH 25% of EE amounts

Additional Features

Extended Continuation	Included
Ability Assist® EAP	24/7/365 access to help for financial, legal or emotional issues
HealthChampion®	Administrative and clinical support following serious illness or injury

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THE ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE 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-3300, GBD 3500, or state equivalent.

Not available in all states.

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