

# Accident Insurance

Aurora Public Schools | All Full-Time United States Employees working in the United States enrolled in Accident coverage scheduled to work at least 20 hours per week excluding employees who are classified solely as "Agreement for Services" Employees |

## Protect your savings against an accident

Even a broken arm can result in medical costs not covered by your health plan. Accident insurance helps to protect your finances after a mishap. It pays you cash for covered accidents and treatments. You can use the money to help pay out-of-pocket medical costs or everyday expenses.

## How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

The benefit schedule on the following pages lists what the plan pays for covered accidents.

### You can elect coverage for:

You	You and your spouse
You and your children	You and your family

### Additional features

- Provides coverage for off-the-job accidents
- Benefits are payable directly to you, the employee
- This plan pays benefits in addition to any other coverage you may have
- There are no health questions or pre-existing conditions limitations



## What did Accident insurance mean for the Smiths?

This family of five is no stranger to sports accidents. Last June, their daughter Julie who is the top scorer on her soccer team tore her ACL and required surgery. Their son Robert fell and fractured his arm playing basketball that same year.

- The Smiths submitted claims for each child's ER visit, x-ray, physician appointments, and Julie's surgery.
- We reviewed the claim medical information, including details from their physicians, and approved the claims.
- The cash benefits helped the Smith family meet their medical deductible.

*Falls are the leading cause of injury treated in emergency rooms every year, for people of all ages.\**

## Benefit schedule

Once your coverage goes into effect, you can file a claim for covered accidents that occur after your insurance's effective date. Unless otherwise specified, benefits are payable only once for each Covered Accident as applicable. The full list of benefits is listed here.

<b>Dislocations</b>	<b>Open (surgery)</b>	<b>Closed (no surgery)</b>
Hip	\$4,000	\$2,000
Knee	\$4,000	\$2,000
Ankle, bones of the foot	\$4,000	\$1,000
Elbow or wrist	\$800	\$400
Shoulder	\$400	\$200
Collarbone, bones of the hand	\$500	\$250
Finger(s) or toe(s)	\$100	\$50
Lower jaw	\$400	\$200

<b>Fractures</b>	<b>Open (surgery)</b>	<b>Closed (no surgery)</b>
Hip or thigh	\$4,000	\$2,000
Skull-depressed	\$5,000	\$2,500
Skull-simple	\$4,000	\$2,000
Vertebral process	\$500	\$250
Bones of the face	\$500	\$250
Bones of the nose	\$500	\$250
Leg	\$1,000	\$500
Vertebrae, Sternum	\$800	\$400
Pelvis	\$800	\$400
Upper jaw or upper arm	\$600	\$300
Lower jaw	\$650	\$325
Collarbone	\$900	\$450
Shoulder	\$900	\$450
Forearm	\$325	\$170
Hand	\$900	\$450
Foot	\$900	\$450
Ankle	\$325	\$170
Kneecap	\$900	\$450
Elbow	\$325	\$170
Heel	\$300	\$150
Rib	\$200	\$100
Finger	\$100	\$50
Toe	\$100	\$50
Coccyx	\$200	\$100
Multiple ribs	\$500	\$250
<b>Additional Injuries</b>		
Eye injury – Surgery		\$200
Eye Injury – Object remove		\$100
Paralysis – paraplegia		\$1,000
Paralysis – quadriplegia		\$2,500
Coma		\$5,000
Concussion		\$100

<b>Lacerations</b>		
No sutures treated by doctor		\$20
Single laceration under 5 cm with sutures		\$35
5 to 15 cm with sutures (total of all lacerations)		\$125
Greater than 15 cm with sutures (total of all lacerations)		\$400
<b>Burns</b>	<b>2<sup>nd</sup> degree</b>	<b>3<sup>rd</sup> degree</b>
21 to 40 square centimeters	\$200	\$500
41-65 sq cm	\$400	\$1,000
66-160 sq cm	\$600	\$3,000
161-225 sq cm	\$800	\$7,000
More than 225 sq cm	\$1,000	\$10,000
Skin graft	50% of the Burn benefit	
<b>Medical Services</b>		
Diagnostic Exam: CT, CAT, MRI, EEG, EKG		\$50
Emergency treatment in a non-emergency room		\$50
Physician's follow-up office visit (per visit, up to 6 visits per Covered Accident)		\$50
Physical Therapy per visit (up to 10 visits per Covered Accident)		\$25
Medical Devices		\$50
Prescription Drug		\$15
Prosthesis – one		\$500
Prosthesis – two		\$1,000
Anesthesia		\$50
Blood, Plasma or Platelet Transfusion		\$100
<b>Hospital</b>		
Hospital Admission		\$500
Hospital Confinement per day (up to 365 days per Covered Accident)		\$100
ICU per day (up to 14 days)		\$200
Ambulance Ground		\$300
Ambulance Air		\$1,500
Emergency Room Admission		\$100
<b>Surgery</b>		
Open surgery		\$1,000
Exploratory surgery or debridement		\$100
Tendon/ligament/rotator cuff tear single		\$250
Ruptured / herniated disc		\$500
Torn knee cartilage		\$250
<b>Emergency Dental</b>		
Emergency dental extraction		\$50
Emergency dental crown		\$75

\*Benefits displayed for life and dismemberment are for the employee only. Spouse benefits are 100% of the employee benefit amount for death and 100% of the employee benefit amount for dismemberment. Dependent children benefits are 50% of the employee benefit amount for death and 50% of the employee benefit amount for dismemberment.

## Accident FAQs

### What happens if I am injured?

Once your claim is approved, Accident insurance pays you a benefit amount if you are hurt or receive treatment as a result of a covered accident. The benefit amount you receive depends on your injury and/or the treatment you receive. Benefits are payable only once for each Covered Accident (unless noted otherwise in the benefit schedule).

Injuries and other related benefits due to a covered accident must be diagnosed or treated within a defined period of time from the date of your accident. This could be as few as three days for certain benefits. Please refer to your certificate for details.

### Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

### How do I file a claim?

We will ask for information from you and your doctor about the specific accident and the treatment provided. You can download forms from our website. Please complete and sign all forms. Missing information or signatures can delay your claim.

**Accident insurance is a limited benefit policy. The certificate has exclusions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate.**

**Read the important plan provisions section for more information including limitations and exclusions.**

\*Health, United States, 2016," US Department of Health and Human Services, Table 75.