

# Accident Insurance

## Enrollment at a glance

### For employees of BMO Harris enrolling in Accident Insurance



#### What is Accident Insurance?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs, on or after your coverage effective date. The benefit amount depends on the type of injury and care received. You have the option to elect Accident Insurance to meet your needs. Accident Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Features of Accident Insurance include:

- **Guaranteed issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

#### How can Accident Insurance help?

Below are a few examples of how your Accident Insurance benefits could be used:

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost income due to lost time at work
- Everyday expenses like utilities and groceries

#### Who is eligible for Accident Insurance?

- **You**—All active employees working 20+ hours per week.
- **Your spouse\***—If you have coverage on yourself, you may enroll your spouse, as long as your spouse is not covered under your employer's plan as an employee. Your spouse will be covered for the same Accident benefits as you are.
- **Your children**—If you have coverage on yourself, you may enroll your eligible children up to age 26 under your employer's plan. Your children will be covered for the same Accident Insurance benefits as you are and one premium amount covers all of your eligible children. If both you and your spouse are covered under this policy as an employee; then only one, but not both, may cover the same children for Accident Insurance. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children's coverage.

\*The use of "spouse" in this document means a person insured as a spouse as described in the applicable rider. This may include domestic partners or civil union partners as defined by the employer's plan. Please contact your employer for more information.

## When is my coverage effective?

### January 1, 2021 annual enrollment

Your coverage becomes effective on January 1, 2021 following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

### New hires

For new hires, after the initial enrollment period, please refer to the certificate of insurance to learn when your coverage will become effective.

## What accident benefits are available?

The following list is a summary of the benefits provided by Accident Insurance. You may be required to seek care for your injury within a set amount of time. Note that there may be some variations by state. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Event	Low	High
<b>Accident hospital care</b>		
<b>Surgery</b> open abdominal, thoracic	\$1,000	\$1,200
<b>Surgery</b> exploratory or without repair	\$125	\$175
<b>Blood, plasma, platelets</b>	\$300	\$600
<b>Hospital admission</b>	\$750	\$1,125
<b>Hospital confinement</b> per day, up to 365 days	\$150	\$250
<b>Critical care unit confinement</b> per day, up to 15 days	\$300	\$500
<b>Rehabilitation facility confinement</b> per day, up to 90 days	\$125	\$200
<b>Coma</b> duration of 14 or more days	\$11,500	\$17,000
<b>Transportation</b> per trip, up to three per accident	\$300	\$600
<b>Lodging</b> per day, up to 30 days	\$120	\$200
<b>Family care</b> per child per day, up to 45 days	\$15	\$25
<b>Accident care</b>		
<b>Initial doctor visit</b>	\$60	\$100
<b>Urgent care facility treatment</b>	\$125	\$200
<b>Ground ambulance</b>	\$240	\$360
<b>Air ambulance</b>	\$1,000	\$1,500
<b>Follow-up doctor treatment</b>	\$50	\$100
<b>Medical equipment</b>	\$75	\$120
<b>Physical or occupational therapy</b> up to six per accident	\$30	\$45
<b>Speech therapy</b> up to 6 per accident	\$30	\$45
<b>Prosthetic device</b> (one)	\$500	\$750
<b>Prosthetic device</b> (two or more)	\$800	\$1,200
<b>Major diagnostic exam</b>	\$100	\$240
<b>Outpatient surgery</b> (one per accident)	\$150	\$225
<b>X-ray</b>	\$100	\$200

<b>Common injuries</b>		
<b>Burns</b> second degree, at least 36% of the body	\$1,000	\$1,250
<b>Burns</b> third degree, at least nine but less than 35 square inches of the body	\$4,500	\$7,500
<b>Burns</b> third degree, 35 or more square inches of the body	\$10,000	\$15,000
<b>Skin grafts</b>	25% of the burn benefit	25% of the burn benefit
<b>Emergency dental work</b>	\$250 crown \$60 extraction	\$350 crown \$90 extraction
<b>Eye injury</b> removal of foreign object	\$60	\$100
<b>Eye injury</b> surgery	\$225	\$350
<b>Torn knee cartilage</b> surgery with no repair or if cartilage is shaved	\$150	\$225
<b>Torn knee cartilage</b> surgical repair	\$500	\$800
<b>Laceration</b> <sup>1</sup> treated no sutures	\$20	\$30
<b>Laceration</b> <sup>1</sup> sutures up to 2"	\$40	\$60
<b>Laceration</b> <sup>1</sup> sutures 2" – 6"	\$160	\$240
<b>Laceration</b> <sup>1</sup> sutures over 6"	\$320	\$480
<b>Ruptured disk</b> surgical repair	\$500	\$800
<b>Tendon/ligament/rotator cuff</b> exploratory arthroscopic surgery with no repair	\$275	\$425
<b>Tendon/ligament/rotator cuff</b> one, surgical repair	\$550	\$825
<b>Tendon/ligament/rotator cuff</b> two or more, surgical repair	\$800	\$1,225
<b>Concussion</b>	\$150	\$225
<b>Paralysis - paraplegia</b>	\$10,750	\$16,000
<b>Paralysis - quadriplegia</b>	\$16,000	\$24,000
<b>Dislocations</b>		
	Closed/open reduction <sup>2</sup>	Closed/open reduction <sup>2</sup>
<b>Hip joint</b>	\$2,550/\$5,100	\$3,850/\$7,700
<b>Knee</b>	\$1,600/\$3,200	\$2,400/\$4,800
<b>Ankle or foot bone(s)</b> other than toes	\$1,000/\$2,000	\$1,500/\$3,000
<b>Shoulder</b>	\$1,000/\$2,000	\$1,600/\$3,200
<b>Elbow</b>	\$750/\$1,500	\$1,100/\$2,200
<b>Wrist</b>	\$750/\$1,500	\$1,100/\$2,200
<b>Finger/toe</b>	\$175/\$350	\$275/\$550
<b>Hand bone(s)</b> other than fingers	\$750/\$1,500	\$1,100/\$2,200
<b>Lower jaw</b>	\$750/\$1,500	\$1,100/\$2,200
<b>Collarbone</b>	\$750/\$1,500	\$1,100/\$2,200
<b>Partial dislocations</b>	25% of the closed reduction amount	25% of the closed reduction amount

Fractures	Closed/open reduction <sup>3</sup>	Closed/open reduction <sup>3</sup>
<b>Hip</b>	\$2,000/\$4,000	\$3,000/\$6,000
<b>Leg</b>	\$1,500/\$3,000	\$2,500/\$5,000
<b>Ankle</b>	\$1,200/\$2,400	\$1,800/\$3,600
<b>Kneecap</b>	\$1,200/\$2,400	\$1,800/\$3,600
<b>Foot</b> excluding toes, heel	\$1,200/\$2,400	\$1,800/\$3,600
<b>Upper arm</b>	\$1,400/\$2,800	\$2,100/\$4,200
<b>Forearm, hand, wrist</b> except fingers	\$1,200/\$2,400	\$1,800/\$3,600
<b>Finger, toe</b>	\$160/\$320	\$240/\$480
<b>Vertebral body</b>	\$2,240/\$4,480	\$3,360/\$6,720
<b>Vertebral processes</b>	\$960/\$1,920	\$1,440/\$2,880
<b>Pelvis</b> except coccyx	\$2,250/\$4,500	\$3,200/\$6,400
<b>Coccyx</b>	\$200/\$400	\$400/\$800
<b>Bones of face</b> except nose	\$800/\$1,600	\$1,200/\$2,400
<b>Nose</b>	\$400/\$800	\$600/\$1,200
<b>Upper jaw</b>	\$1,000/\$2,000	\$1,500/\$3,000
<b>Lower jaw</b>	\$960/\$1,920	\$1,440/\$2,880
<b>Collarbone</b>	\$960/\$1,920	\$1,440/\$2,880
<b>Rib or ribs</b>	\$300/\$600	\$400/\$800
<b>Skull – simple</b> except bones of face	\$1,000/\$2,000	\$1,400/\$2,800
<b>Skull – depressed</b> except bones of face	\$2,000/\$4,000	\$3,000/\$6,000
<b>Sternum</b>	\$240/\$480	\$360/\$720
<b>Shoulder blade</b>	\$1,200/\$2,400	\$1,800/\$3,600
<b>Chip fractures</b>	25% of the closed reduction amount	25% of the closed reduction amount

<sup>1</sup> Laceration benefits are a total of all lacerations per accident.

<sup>2</sup> Closed reduction of dislocation = Non-surgical reduction of a completely separated joint. Open reduction of dislocation = Surgical reduction of a completely separated joint.

<sup>3</sup> Closed reduction of fracture = Non-surgical. Open reduction of fracture = Surgical.

## What does my Accident Insurance include?

The benefits listed below are included with your Accident Insurance coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

- **Sports Accident Benefit:** If your accident occurs while participating in an organized sporting activity as defined in the certificate; the accident hospital care, accident care or common injuries benefit will be increased by 25%; to a maximum additional benefit of \$1,000.

## Are there additional non-insurance services available?

- **Voya Travel Assistance:** When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: pre-trip information, emergency personal services, medical assistance services and emergency transportation services.

*Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.*

## How much does Accident Insurance cost?

All employees pay the same rate, no matter their age. See the chart below for the premium amounts. Rates shown are guaranteed until January 1, 2024. The cost provided below includes Accident Insurance premium and a fee for Voya Travel Assistance.

Low Plan - Monthly Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$2.98	\$5.48	\$6.22	\$8.72

  

High Plan - Monthly Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$5.88	\$11.60	\$12.10	\$17.82

## Exclusions and Limitations\*

Exclusions for the Certificate, Spouse Accident Insurance and Children's Accident Insurance are listed below. (These may vary by state.)

Benefits are not payable for any loss caused in whole or directly by any of the following\*:

- Participation or attempt to participate in a felony or illegal activity.
- An accident while the covered person is operating a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.

\*Definition and limitations/exclusions may vary by state.



For more information, please contact or go to:

- Voya Employee Benefits Customer Service at (877) 236-7564

To learn more, go to <https://presents.voya.com/EBRC/BMOHarris>

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16. Form numbers, provisions and availability may vary by state.

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