

# Accident Insurance

Explore Your Benefits & Costs



Group Name: Bread Financial  
Group Number: 71651-1

**Cleaning the gutters. Yoga class. Soccer practice. Life offers plenty of opportunities for accidental injuries. When an injury happens, Accident Insurance can help.** This document includes expanded cost and benefit information for Accident Insurance. As you explore, keep in mind:



No medical questions or tests are required for Accident coverage.



Simplified claims process has limited paperwork and can be submitted/tracked online.



Benefit payments go directly to you. Use them how you'd like!

Accident Insurance doesn't replace your medical coverage; instead, it complements it. **The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.**

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.

ReliaStar Life Insurance Company.  
a member of the Voya® family of companies

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FINANCIAL

## How much does it cost?

This table shows your rates for Accident Insurance. The cost provided below includes Accident Insurance premium and a fee for Voya Travel Assistance.

Low Plan Bi-Weekly Rates (26 Pay Periods)			
Associate	Associate and Spouse	Associate and Children	Family
\$1.78	\$3.50	\$3.84	\$5.57






High Plan Bi-Weekly Rates (26 Pay Periods)			
Associate	Associate and Spouse	Associate and Children	Family
\$2.87	\$5.70	\$6.32	\$9.14

If you have coverage on yourself, your spouse can be covered. Your spouse will be covered for the same Accident benefits as you. "Spouse" may include domestic partners or civil union partners as defined by your employer's plan.

If you have coverage on yourself, your natural children, stepchildren, adopted children or children for whom you are legal guardian can be covered up to age 26. Your children will be covered for the same benefit amounts as you. One premium amount covers all of your eligible children.

## What's covered?

Accident Insurance provides a benefit payment after a covered accident that results in the specific injuries and treatments listed in this document. Some of the most common treatments and conditions we pay benefits for include:

 ER treatment	 X-rays	 Physical therapy
 Stitches	 Follow-up doctor treatment(s)	

## Sample payment amounts

If one of these events happens to you, and your claim is approved, you'd receive a benefit payment in the amount listed below. Use it however you'd like:

Accident-related treatment	Low	High
Emergency room treatment	\$125	\$200
X-ray	\$100	\$200
Physical or occupational therapy (up to six per accident)	\$30	\$45
Stitches (for lacerations, up to 2")	\$40	\$60
Follow-up doctor treatment	\$50	\$100
Hospital admission	\$750	\$1,250
Hospital confinement (per day, up to 365 days)	\$150	\$250

**This is only a small preview of the benefits available to you.**

**See the full Schedule of Benefits toward the end of this document.**

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.

## Additional non-insurance service(s)

### 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.*

Access **extra support**  
next time you travel

## Schedule of Benefits

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.

- ✓ **Your coverage includes a Sport Accident Benefit.** This means that if your accident occurs while participating in an organized sporting activity (as defined in the certificate of coverage); the benefit amounts in the accident hospital care, accident care or common injuries sections below will be increased by 25%; to a maximum additional benefit of \$1,000.

Event	Low	High
<b>Accident hospital care</b>		
<b>Surgery</b> open abdominal, thoracic	\$800	\$1,200
<b>Surgery</b> exploratory or without repair	\$125	\$175
<b>Blood, plasma, platelets</b>	\$400	\$600
<b>Hospital admission</b>	\$750	\$1,250
<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	\$500	\$750
<b>Lodging</b> per day, up to 30 days	\$120	\$180
<b>Accident care</b>		
<b>Initial doctor visit</b>	\$60	\$90
<b>Urgent care facility treatment</b>	\$125	\$200
<b>Emergency room 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>	\$40	\$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>	\$80	\$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<sup>1</sup></b> treated no sutures	\$20	\$30
<b>Laceration<sup>1</sup></b> sutures up to 2"	\$40	\$60
<b>Laceration<sup>1</sup></b> sutures 2" – 6"	\$160	\$240
<b>Laceration<sup>1</sup></b> 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>	<b>Closed/open reduction<sup>2</sup></b>	<b>Closed/open reduction<sup>2</sup></b>
<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

<b>Fractures</b>	<b>Closed/open reduction<sup>3</sup></b>	<b>Closed/open reduction<sup>3</sup></b>
<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> Non-surgical repair of a completely separated joint may be referred to in your policy documentation as a “closed reduction.” Surgical repair of a completely separated joint may be referred to in your policy documentation as an “open reduction.”

<sup>3</sup> Non-surgical repair of a fracture may be referred to in your policy documentation as a “closed reduction.” Surgical repair of a fracture may be referred to in your policy documentation as an “open reduction.”



## Ready to Enroll?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call Voya Employee Benefits Customer Service at (877) 236-7564 or go to: <https://presents.voya.com/EBRC/BreadFinancial>

## Exclusions and limitations

Standard exclusions for the Certificate, Spouse and Children's Accident Insurance are listed below. (These may vary by state.) For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

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.

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-1. Form numbers, provisions and availability may vary by state and employer's plan.

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### ACC2 Only

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