

Accident Insurance

Meet John



John realized the value of his Accident Insurance when he was injured playing softball.

John was working full-time, raising two energetic children and playing in a summer softball league. While sliding into home base one evening, he broke his ankle. Fortunately, the accident didn't break John's bank account and the family vacation was saved.

John's out-of-pocket expenses:



Initial doctor visit



X-ray and MRI



Broken ankle, close reduction (no surgery)



Physical therapy (6 sessions)

Total out-of-pocket expenses

Accident Insurance coverage

Initial doctor visit

X-ray and MRI

Broken ankle, close reduction

Physical therapy (6 sessions)

Total benefits paid



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.

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes the coverage level reflected in the amounts shown. Your employer may offer/provide different amounts or options.

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. Form numbers, provisions and availability may vary by state.

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