

# Accident Insurance

Explore Your Benefits & Costs



Group Name: Archdiocese of Miami  
Group Number: 705527  
Class: Laity Employees

**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.



Employees get an annual Wellness Benefit of \$100 for completing an eligible health screening test.



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.** Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

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  
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## 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.

Monthly Rates Off Job Coverage Only			
Employee	Employee and Spouse	Employee and Children	Family
\$12.98	\$21.28	\$25.98	\$34.28

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	Choose an item
Emergency room treatment	\$325
X-ray	\$90
Physical or occupational therapy (up to 10 per accident)	\$60
Stitches (for lacerations, up to 2")	\$90
Follow-up doctor treatment	\$125
Hospital admission	\$1,750
Hospital confinement (per day, up to 365 days)	\$325

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

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

## What else is included?

The Accident Insurance available through your employer also features the following:



**Receive  
\$100 to use  
however  
you'd like**

### Wellness Benefit

Complete an eligible health-screening test (such as an annual physical) or experience a covered hospital stay, and receive a benefit payment.

- For employees, the annual benefit amount is \$100.
- Your spouse's annual benefit amount is \$100.
- The annual benefit for child coverage is \$100 for each child.

A benefit is payable only once per calendar year, even if the covered person receives multiple health screening tests.



**Keep  
coverage  
during a  
leave of  
absence**

### Continuation of Insurance

Continuation allows you to maintain your current Accident Insurance coverage for yourself, your spouse and children during an employer-approved leave of absence.



### Take your coverage with you

#### Portability

If you are in a situation where you will lose eligibility for benefits, such as reduced hours, termination or a life event such as divorce, you may want to continue your insurance coverage. Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company.

## Additional non-insurance service(s)

Access **support** next time you travel

#### Voya Travel Assistance

Being in an unfamiliar place can cause stress, especially if something goes wrong. Voya Travel Assistance offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, travel assistance services such as pre-trip and cultural information, security services and accessible technology.

*Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN.*

## 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	Benefit
<b>Accident hospital care</b>	
Surgery open abdominal, thoracic	\$1,500
Surgery exploratory or without repair	\$200
General Anesthesia	\$250
Blood, plasma, platelets	\$625
Hospital admission	\$1,750
Hospital confinement per day, up to 365 days	\$325
Critical care unit admission	\$1,750
Critical care unit confinement per day, up to 30 days	\$450
Rehabilitation facility confinement per day, up to 90 days	\$225
Observation unit stay	\$350
Induced Coma, up to 14 days	\$200
Non-Induced Coma duration of 14 or more days	\$18,500
Transportation per trip, up to three per accident	\$800
Lodging per day, up to 30 days	\$200
Pet Boarding	\$20
Family care per child per day, up to 45 days	\$35
<b>Accident care</b>	
Initial doctor visit	\$125
Urgent care facility treatment	\$250
Emergency room treatment	\$325
Ground ambulance	\$550
Air ambulance	\$2,000
Follow-up doctor treatment	\$125
Home Health Care	\$75
Chiropractic treatment up to 6 per accident	\$60
Medical equipment	\$275
Physical or occupational therapy (per treatment up to 10)	\$60
Speech therapy (per treatment up to 10)	\$60
Mental Health therapy (per treatment up to 10)	\$60
Prosthetic device (one)	\$1,250
Prosthetic device (two or more)	\$2,000
Major diagnostic exams	\$300

Outpatient surgery	\$250
Outpatient IV Infusion Therapy	\$45
X-ray	\$90
Lab Services	\$90
<b>Common injuries</b>	
Burns (2nd degree, at least 36% of body)	\$1,500
Burns (3rd degree, at least 2% but less than 4% of the total body surface area)	\$8,500
Burns (3rd degree, 4% or more of the total body surface area)	\$20,000
Skin Grafts (of burn benefit)	50% of the burn benefit

Event	Benefit
Emergency dental work: crown	\$400
Extraction	\$125
Eye injury removal of foreign object	\$110
Eye injury surgery	\$400
Torn Hip, Knee or Shoulder Cartilage (surgery with no repair or if cartilage is shaved)	\$250
Torn Hip, Knee or Shoulder Cartilage (surgical repair)	\$900
Laceration <sup>1</sup> treated no sutures	\$50
Laceration <sup>1</sup> sutures up to 2"	\$90
Laceration <sup>1</sup> sutures 2" – 6"	\$350
Laceration <sup>1</sup> sutures over 6"	\$750
Puncture Wound <sup>1</sup>	\$50
Ruptured Disk (surgical repair)	\$900
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	\$600
Tendon, Ligament, Rotator Cuff (1, surgical repair)	\$925
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	\$1,400
Concussion	\$350
Traumatic Brain Injury	\$2,000
Paralysis (paraplegia)	\$18,000
Paralysis (monoplegia)	\$12,500
Paralysis (hemiplegia)	\$17,500
Paralysis (quadriplegia)	\$27,000
<b>Dislocations</b>	<b>Non-surgical/ surgical repair<sup>2</sup></b>
Hip Joint	\$4,000/\$8,000
Knee	\$2,500/\$5,000
Ankle or foot bone(s) (other than toes)	\$1,700/\$3,400
Shoulder	\$2,000/\$4,000
Elbow	\$1,250/\$2,500
Wrist	\$1,250/\$2,500
Finger/toe	\$300/\$600
Hand bone(s) (other than fingers)	\$1,250/\$2,500
Lower jaw	\$1,250/\$2,500
Collarbone	\$1,250/\$2,500
Incomplete dislocations: % of the complete amount	25%
<b>Fractures</b>	<b>Non-surgical/ surgical repair<sup>3</sup></b>
Hip	\$5,000/10,000
Leg	\$2,700/\$5,400
Ankle	\$2,250/\$4,500
Heel	\$2,250/\$4,500
Kneecap	\$2,250/\$4,500
Foot (excluding toes, heel)	\$2,250/\$4,500
Upper arm	\$2,400/\$4,800

Forearm, hand, wrist (except fingers)	\$2,250/\$4,500
Finger, Toe	\$300/\$600
Vertebral body	\$4,000/\$8,000
Vertebral processes	\$1,750/\$3,500
Pelvis (except coccyx)	\$3,500/\$7,000
Coccyx	\$450/\$900
Bones of the face (except nose)	\$1,300/\$2,600
Nose	\$650/\$1,300
Upper jaw	\$1,600/\$3,200
Lower jaw	\$1,750/\$3,500
Collarbone	\$1,750/\$3,500
Rib	\$450/\$900
Skull – Simple (except bones of the face)	\$1,500/\$3,000
Skull – Depressed (except bones of face)	\$4,000/\$8,000
Sternum	\$400/\$800
Shoulder blade	\$2,250/\$4,500
Chip Fractures: % of the Non-Surgical Repair	25%

1Laceration benefits are a total of all lacerations per accident. Payable once per covered accident. If your injury qualifies as both a laceration and puncture wound, only one benefit in the higher amount will be payable.

2Complete separated joint that does not require a surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

3Completely separated joint that requires surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

4Fracture that does not require a surgical repair. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

5Fracture that does require surgical repair. If the doctor diagnoses the fracture as a chip fracture, the benefit will be reduced to a percentage of what would have been paid for a Non-Surgical Repair Fracture of the same bone. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

## Accidental Death & Dismemberment

Your coverage also includes Accidental Death & Dismemberment benefits. This means that if you are severely injured or pass away due to an accident, additional benefits may apply. See the chart below for more details. A “common carrier” is commercial transportation that operates on a regular schedule, between predetermined points or cities (such as a bus or airline route).

Event	Benefit
<b>Accidental Death Benefits</b>	
Common carrier accident	
Employee	\$200,000
Spouse	\$100,000
Children	\$50,000
Other accident	
Employee	\$100,000
Spouse	\$50,000
Children	\$20,000
<b>Accidental Dismemberment Benefits</b>	
Loss of both hand or both feet or sight in both eyes	\$40,000
Loss of one hand or one foot AND the sight of one eye	\$30,000
Loss of one hand AND one foot	\$30,000
Loss of one hand OR one foot	\$15,000
Loss of two or more fingers or toes	\$2,500
Loss of one finger or one toe	\$1,500

## Catastrophic Accident

Your coverage also includes Catastrophic Accident benefits. This means that if you are severely injured in a covered accident, you may receive an additional benefit payment. Note that you will be eligible to receive this benefit payment 365 days after the covered accident. A catastrophic accident leads to the total and permanent loss of any of the following: both hands or both feet, the use of both arms or both legs, one hand and one foot, one arm and one leg, the sight of both eyes, hearing in both ears, or the ability to speak.

Event	Benefit
<b>Catastrophic Accident Benefits</b>	
Employee	\$80,000
Spouse	\$40,000
Children	\$20,000
Home Modification Benefit	\$1,250
Vehicle Modification Benefit	\$1,250



## 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/ArchdioceseofMiami>

## Exclusions and limitations

Standard exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance and AD&D 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.
- Work for pay, profit or gain (applies to Off Job coverage only)

Exclusions and limitations for Catastrophic Accident coverage (may vary by state) are the same as the exclusions in the Certificate, plus:

- Exclusions and limitations for Catastrophic Accident coverage (may vary by state) are the same as the exclusions in the Certificate, plus the catastrophic accident benefit reduces to 50% at age 65 and to 25% of the initial benefit amount at age 70.

Florida Licensed Agent: Gallagher Benefit Services, Inc.

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, Wellness Benefit Rider Form #RL-ACC3-WELL-16, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR-16, Catastrophic Accident Rider Form #RL-ACC3-CAR-16. Form numbers, provisions and availability may vary by state and employer's plan.

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**ACC2 Only**

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