



Accident Insurance

Group Name: **The TJX Companies, Inc.**

Group Number: **745090**



Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. Accident Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

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 in the Schedule of Benefits as shown in your Certificate of Coverage will be increased by 25%; to a maximum additional benefit of \$1,000.

ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies

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Example benefit amounts for a low and high plan

Kathy's son, Colin, plays baseball for his high school team. During a recent game, Colin collided with another player and landed awkwardly on his leg. After being taken to the nearest hospital by ambulance, he was treated for a broken leg and concussion.

Accident Low Plan Benefit Amounts

Ground Ambulance	\$250
Emergency Room	\$225
Initial Doctor Visit	\$60
X-ray	\$50
Medical Equipment	\$75
Broken Leg, closed reduction	\$1,500
Concussion	\$150
Physical Therapy, 10 Visits	\$300
Follow-Up Doctor Visit	\$60

Low Plan Benefits Paid Under Accident Policy: **\$2,670***

Sports Accident Benefit (25% to \$1,000): **\$667.50**

Total Benefits Paid: **\$3,337.50**

Accident High Plan Benefit Amounts

Ground Ambulance	\$500
Emergency Room	\$275
Initial Doctor Visit	\$100
X-ray	\$75
Medical Equipment	\$200
Broken Leg, closed reduction	\$2,500
Concussion	\$300
Physical Therapy, 10 Visits	\$500
Follow-Up Doctor Visit	\$100

High Plan Benefits Paid Under Accident Policy: **\$4,550***

Sports Accident Benefit (25% to \$1,000): **\$1,000**

Total Benefits Paid: **\$5,550**

* This is presented as an example only. Average Accident Insurance benefit amount paid from January 2021 – December 2023 was \$1,747. Actual results may vary.



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-2-23; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR2-23, Children's Accident Rider Form #RL-ACC3-CHR2-23, Continuation of Insurance Rider Form #RL-ACC3-CNT2-23. Form numbers, provisions and availability may vary by state and employer's plan.

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