



Accident Insurance

Help minimize the financial impact that can come with an accidental injury



What is it?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. 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.

Who can be covered?




You have the option to enroll yourself as well as your spouse* and children** in Accident Insurance coverage to meet your needs.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. If you have coverage for yourself, your spouse up to age 70 can be covered.

**The definition of "child" may vary by state. If you have coverage for yourself, your eligible children up to age 26 can be covered.

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. Please contact your employer for more information.

Why should I consider it?

-  Benefits will be paid directly to you to use for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.
-  Coverage is always guaranteed issue.
-  Your coverage can go with you if you leave your employer or retire, and you'll be billed directly.

How much does it cost?

This table shows your rates for Accident Insurance effective January 1, 2025. The cost provided below includes Accident Insurance premium and a fee for Voya Travel Assistance.

Monthly Rates (12 Pay period)

Employee	Employee and Spouse	Employee and Children	Family
\$3.76	\$6.97	\$8.21	\$11.42

Monthly Rates (12 Pay period)

Employee	Employee and Spouse	Employee and Children	Family
\$8.68	\$15.81	\$18.90	\$26.03

What kinds of injuries and treatments does it cover?

Your Accident Insurance coverage is always guaranteed issue, and it provides a benefit payment after a covered accident that results in specific injuries and treatments. The following list presents a sample of the benefits provided by Accident Insurance. State variations may apply. You may be required to seek care for your injury within a set amount of time. For a complete description of your available benefits, see your certificate of insurance and any riders.

Accident hospital care which includes:

	Low Option	High Option
Hospital admission	\$1,125	\$1,500
Hospital Confinement (per day, up to 365 days)	\$250	\$300
Blood, plasma, platelets	\$500	\$650
Coma (14 or more days)	\$14,500	\$20,000
Critical Care unit confinement (per day, up to 15 days)	\$400	\$500
Surgery (open abdominal, thoracic)	\$1,000	\$2,500
Surgery (exploratory or without repair)	\$140	\$350
Rehabilitation Facility Confinement (per day up to 90 days)	\$150	\$225
Transportation (per trip up to 3 per accident)	\$650	\$1,000
Lodging (per day to 30 days)	\$150	\$225

Accident care which includes:

	Low Option	High Option
Initial Doctor Visit	\$75	\$120
Emergency Room Treatment	\$200	\$250
Ground Ambulance	\$300	\$600
X-ray	\$100	\$200
Physical or occupational therapy (up to 6 per accident)	\$40	\$75
Urgent Care Facility Treatment	\$200	\$250
Air Ambulance	\$1,250	\$2,500
Follow up treatment	\$75	\$120
Chiropractic Treatment	\$40	\$75
Medical Equipment	\$125	\$500
Prosthetic Device (two or more)	\$1,000	\$2,400
Major Diagnostic exams	\$200	\$500
Outpatient Surgery (once per accident)	\$200	\$300
X-ray	\$100	\$200

Common injuries which include:

	Low Option	High Option
Burns (2nd degree, at least 36% of body)	\$1,125	\$1,750
Burns (3rd degree, at least 9 but less than 35 sq. in. of body)	\$6,000	\$10,000
Burns (3rd degree, 35 or more sq. in. of body)	\$12,500	\$22,000
Emergency Dental Work (Crown)	\$300	\$480
Emergency Dental Work (extraction)	\$75	\$180
Torn Knee Cartilage (surgical repair)	\$650	\$1,000
Laceration ¹ (sutures over 6")	\$400	\$960
Concussion	\$175	\$450
Skin Graft	50% of burn benefit	50% of burn benefit
Eye Injury (removal of foreign object)	\$80	\$120
Eye Injury (surgery)	\$275	\$420
Torn Knee Cartilage (surgical with no repair or if cartilage is shaved)	\$175	\$300
Laceration ¹ (treated-no sutures)	\$25	\$100
Laceration ¹ (sutures up to 2")	\$50	\$150
Laceration ¹ (sutures 2" to 6")	\$200	\$480
Ruptured Disk (surgical repair)	\$650	\$1,000
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	\$350	\$720
Tendon, Ligament, Rotator Cuff (1, surgical repair)	\$675	\$1,020
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	\$1,000	\$1,520
Paralysis (paraplegia)	\$13,500	\$20,000
Paralysis (quadriplegia)	\$20,000	\$30,000

Dislocations which include:

Non-Surgical Repair/Surgical Repair ²	Low Option	High Option
Shoulder	\$1,500/\$3,000	\$2,200/\$4,000
Elbow	\$900/\$1,800	\$1,250/\$2,500
Knee	\$2,000/\$4,000	\$2,500/\$5,000
Hip Joint	\$3,200/\$6,400	\$4,000/\$8,000
Wrist	\$900/\$1,800	\$1,400/\$2,800
Ankle or foot bones(s) (other than toes)	\$1,200/\$2,400	\$1,700/\$3,400
Finger/toe	\$250/\$500	\$300/\$600
Hand bone(s) (other than fingers)	\$900/\$1,800	\$1,250/\$2,500
Collarbone	\$900/\$1,800	\$1,250/\$2,500
Lower Jaw	\$900/\$1,800	\$1,250/\$2,500
Partial Dislocations	25% of the closed reduction amount	25% of the closed reduction amount

1. Laceration benefits are a total of all lacerations per accident.

2. 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."

3. 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"

Fractures which include:

Non-Surgical Repair/Surgical Repair ³	Low Option	High Option
Ankle	\$1,500/\$3,000	\$2,250/\$4,500
Kneecap	\$1,500/\$3,000	\$2,250/\$4,500
Forearm, hand, wrist except fingers	\$1,500/\$3,000	\$2,250/\$4,500
Hip	\$2,500/\$5,000	\$5,000/\$10,000
Rib or ribs	\$350/\$700	\$450/\$900
Leg	\$1,800/\$3,600	\$2,700/\$5,400
Foot (excluding toes/heel)	\$1,500/\$3,000	\$2,250/\$4,500
Upper arm	\$1,750/\$3,500	\$2,400/\$4,800
Finger, Toe	\$250/\$500	\$300/\$600
Vertebral body	\$2,800/\$5,600	\$4,000/\$8,000
Vertebral processes	\$1,200/\$2,400	\$1,750/\$3,500
Pelvis (except coccyx)	\$2,750/\$5,500	\$4,000/\$8,000
Coccyx	\$300/\$600	\$450/\$900
Bones of the face (except nose)	\$1,000/\$2,000	\$1,300/\$2,600
Nose	\$500/\$1,000	\$650/\$1,300
Upper jaw	\$1,250/\$2,500	\$1,600/\$3,200
Lower jaw	\$1,250/\$2,400	\$1,750/\$3,500
Collarbone	\$1,200/\$2,400	\$1,750/\$3,500
Skull- Simple (except bones of the face)	\$1,250/\$2,500	\$4,000/\$8,000
Skull- Depressed (except bones of the face)	\$2,500/\$5,000	\$4,000/\$8,000
Sternum	\$300/\$600	\$400/\$800
Shoulder blade	\$1,500/\$3,000	\$2,250/\$4,500
Chip Fractures	25% of the closed reduction amount	25% of the closed reduction amount

What else is included?

The benefits below are also included with your coverage. 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.

Sports Accident Benefit increases the benefit amounts listed in the accident hospital care, accident care or common injuries sections by the percentage indicated in the Certificate of Coverage (and up to a maximum additional benefit amount) if your accident occurs while participating in an organized sporting activity (as defined in the certificate of coverage).

Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company when your eligibility for benefits changes such as due to termination or reduced hours.

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

Additional Non-Insurance Services

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, pre-trip and cultural information, security services and accessible technology.

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

Exclusions and limitations

Standard exclusions for the Certificate, Spouse Accident Insurance, 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.

Your 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.

*Definition and limitations/exclusions may vary by state.

- 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.

Questions?

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/MDLZ>

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, Off Job Accident Disability Income Rider form #RL-ACC3-DIR-16, Sickness Hospital Confinement Rider Form #RL-ACC3-HCR-16, Waiver of Premium Rider form #RL-ACC3-WOP-16, Continuation of Insurance Rider form #RL-ACC3-CNT-16; Additional Services Rider Form #RL-ACC3-ASR-20. Form numbers, provisions and availability may vary by state and employer's plan.

For the employees of Mondelēz International

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