

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.

* Employees must be enrolled in order to elect coverage for eligible spouse and eligible dependent children as defined in the Certificate of Coverage and Riders.

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.



You can choose to take this coverage with you if you leave your employer or retire, and you'll be billed at the same rates via direct billing.



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How much does it cost?

This table shows your rates for Accident Insurance.

Coverage Type	Monthly Rates
Employee	\$9.94
Employee + Spouse	\$15.34
Employee + Children	\$18.97
Family	\$24.37

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. You may be required to seek care for your injury within a set amount of time. The following list presents the benefits provided by Accident Insurance. State variations may apply. For a complete description of your available benefits, see your certificate of insurance and any riders.

Accident Hospital Care	
	Level 5
Surgery (open abdominal, thoracic)	\$2,500
Surgery (exploratory or without repair)	\$350
General Anesthesia	\$300
Blood, Plasma, Platelets	\$650
Hospital Admission	\$2,000
Hospital Confinement (per day, up to 365 days)	\$350
Critical Care Unit (CCU) Admission	\$2,000
Critical Care Unit Confinement (per day up, to 30 days)	\$500
Rehabilitation Facility Confinement (per day, up to 90 days)	\$250
Observation Unit Stay	\$400
Induced Coma (up to 14 days)	\$250
Coma (duration of 14 or more days)	\$20,000
	\$850
Transportation (per trip up to 3 per accident)	
	\$225
Lodging (per day up to 30 days)	
Pet Boarding	\$25
	\$40
Family Care (per child, per day, up to 45 days)	

Accident Care	
	Level 5
Initial Doctor Visit	\$150
Urgent Care Facility Treatment	\$300
Emergency Room Treatment	\$350
Ground Ambulance	\$600
Air ambulance	\$2,500
Follow-up Doctor Treatment	\$150
Home Health Care	\$100
Chiropractic Treatment (up to 6 per accident)	\$75
Prescription Medicine	\$20
Medical Equipment	\$500
Physical or Occupational Therapy (up to 10 per accident)	\$75
Speech Therapy (up to 10 per accident)	\$75
Mental Health Therapy (per treatment up to 10)	\$75
Prosthetic Device (one)	\$1,500
Prosthetic Device (two or more)	\$2,400
Major Diagnostic Exams	\$500
Outpatient Surgery (1 per accident)	\$300
Outpatient IV Infusion Therapy	\$50
X-ray	\$100
Lab Service	\$100

Common Injuries	
	Level 5
Burns (2 nd degree, at least 36% of body)	\$1,750
Burns (3 rd degree, at least 9 but less than 35 square inches of the body)	\$10,000
Burns (3 rd degree, 35 or more square inches of the body)	\$22,000
Skin Grafts (% of burn benefit)	50%
Emergency Dental Work (Crown)	\$480
Emergency Dental Work (Extraction)	\$180
Eye Injury (removal of foreign object)	\$120
Eye Injury (surgery)	\$420
Torn Knee Cartilage (surgery with no repair or if cartilage is shaved)	\$280
Torn Knee Cartilage (surgical repair)	\$1,000
Laceration ¹ (treated - no sutures)	\$60
Laceration ¹ (sutures up to 2")	\$120
Laceration ¹ (sutures 2" to 6")	\$480
Laceration ¹ (sutures over 6")	\$960
Puncture Wound	\$75
Ruptured Disk (surgical repair)	\$1,000
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	\$720
Tendon, Ligament, Rotator Cuff (1, surgical repair)	\$1,020
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	\$1,520
Concussion	\$450
Traumatic Brian Injury	\$2,500
Paralysis (monoplegia)	\$15,500
Paralysis (hemiplegia)	\$20,000
Paralysis (paraplegia)	\$20,000
Paralysis (quadriplegia)	\$30,000

Dislocations	
Non-surgical/Surgical Repair ²	Level 5
Hip Joint	\$5,000/\$10,000
Knee	\$3,000/\$6,000
Ankle or foot bone(s) (other than toes)	\$1,800/\$3,600
Shoulder	\$2,200/\$4,400
Elbow	\$1,500/\$3,000
Wrist	\$1,500/\$3,000
Finger/toe	\$350/\$700
Hand bone(s) (other than fingers)	\$1,500/\$3,000
Lower jaw	\$1,500/\$3,000
Collarbone	\$1,500/\$3,000
Partial dislocations: % of the non-surgical repair amount	25%

Fractures Non-Surgical/Surgical Repair ³	Level 5
Hip	\$6,000/\$12,000
Leg	\$2,800/\$5,600
Ankle	\$2,500/\$5,000
Heel	\$2,500/\$5,000
Kneecap	\$2,500/\$5,000
Foot (excluding toes/heel)	\$2,500/\$5,000
Upper arm	\$2,750/\$5,500
Forearm, hand, wrist (except fingers)	\$2,500/\$5,000
Finger, Toe	\$400/\$800
Vertebral Body	\$4,200/\$8,400
Vertebral Processes	\$2,000/\$4,000
Pelvis (except Coccyx)	\$4,000/\$8,000
Coccyx	\$500/\$1,000
Bones of the Face (except nose)	\$1,400/\$2,800
Nose	\$750/\$1,500
Upper jaw	\$1,750/\$3,500
Lower jaw	\$2,000/\$4,000
Collarbone	\$2,000/\$4,000
Rib or Ribs	\$600/\$1,200
Skull – Simple (except bones of the face)	\$1,750/\$3,500
Skull – Depressed (except bones of face)	\$5,000/\$10,000
Sternum	\$500/\$1,000
Shoulder Blade	\$2,500/\$5,000
Chip Fractures: % of the non-surgical reduction amount	25%

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.”

Accidental Death and Dismemberment (AD&D) If you are severely injured or die as a result of a covered accident, an AD&D benefit may be payable to you or your beneficiary. A “common carrier” is commercial transportation that operates on a regular schedule, between predetermined points or cities (such as a bus or airline route).

Accidental Death Benefits		Level 4
Common carrier accident*		
Employee		\$100,000
Spouse		\$50,000
Child		\$25,000
Other accident		
Employee		\$50,000
Spouse		\$20,000
Child		\$10,000

Accidental Dismemberment Benefits		Level 4
Loss of both hands or both feet or sight in both eyes		\$28,000
Loss of one hand or one foot AND sight of one eye		\$22,000
Loss of one hand AND one foot		\$22,000
Loss of one hand OR one foot		\$12,500
Loss of two or more fingers or toes		\$1,800
Loss of one finger or one toe		\$1,250

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 25% and to a maximum additional benefit amount of \$1,000 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.

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 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.

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.
- 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

Visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

<https://presents.voya.com/EBRC/Bethel>

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, Wellness Benefit Rider Form #RL-ACC3-WELL2-23, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR2-23, Catastrophic Accident Rider Form #RL-ACC3-CAR2-23, 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, Absence from Employment Premium Waiver Rider form #RL-ACC3-AEPW-23; Continuation of Insurance Rider form #RL-ACC3-CNT2-23. Form numbers, provisions and availability may vary by state and employer's plan.

Accident 2.3 only

For the employees of Bethel University

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