



Personal Accident Insurance

Explore Your Benefits & Costs

Group Name: Canon Medical Systems USA, Inc.
Group Number: 694924
Class: All Eligible Employees

A severe injury can greatly impact your way of life, as well as the lives of your loved ones.

Personal Accident Insurance pays a lump-sum benefit to you or your beneficiary if you are severely injured or die as the result of a covered accident. This document includes expanded cost and benefit information for PAI. As you explore, keep in mind:



Group pricing helps to make coverage more cost-effective.



Simplified claims process has limited paperwork and can be submitted/tracked online.



Benefit payments go directly to you. Use them however you'd like!

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How can PAI help?

PAI benefits can help with:

- Medical bills
- Everyday household expenses
- Occupational therapy, equipment or vocational re-training costs
- Funeral expenses


Who is eligible for PAI?

 You	All active employees working 20+ hours per week.
 Your spouse*	Under age 70. Coverage is available only if employee coverage is elected.
 Your children**	To age 26. Coverage is available only if employee coverage is elected.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Domestic partner coverage may not be available in all states. Please contact your employer if you have questions about the definition of "spouse" for your plan.

** Contact your employer if you have questions about the definition of "child" for your plan.

Employee PAI coverage option

 For you	\$25,000 to \$250,000 in \$25,000 increments.
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Age reductions

Benefit amounts reduce to 65% of original coverage at age 70, to 50% of original coverage at age 75.

Family PAI coverage options

If you are covered for Supplemental PAI, you may elect coverage on your family.



dependent spouse only

60% of the employee's benefit amount.

For your dependent children only

20% of the employee's benefit amount.

For your family

Spouse: 50% of employee's benefit amount.
Children: 10% of employee's benefit amount.

Additional benefits¹

The benefits listed below are included with your PAI coverage.

- Exposure and Disappearance Benefit
- Safe Driver Benefit

How much does my PAI cost?

Rate chart	
Coverage type	Monthly rate per \$1,000 of coverage
Employee only	\$0.02
Employee + family	\$0.03

¹ Additional benefits available may vary according to your employer's benefit plan. Please refer to the insurance certificate for details.
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Calculate your premium below based on the amount of PAI coverage you plan to elect.

Select the total amount of PAI coverage you want and divide by 1,000 (Example: For \$150,000 of coverage, enter \$150) \$_____ (a) x

Enter the rate from the rate table \$_____ (b) =

To calculate monthly premium: Multiply (a) x (b) \$_____ (total)

Exclusions and limitations*

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. Exception: Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent –
 - unless prescribed by a doctor.
 - which is illegal.
 - not taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

*Coverage and exclusions may vary, depending on state restrictions and your employer’s benefit plan. Exclusions also apply to dependent coverage, and additional exclusions may apply to any additional benefits available under your employer’s plan. This is only a summary of benefits. Please refer to your certificate for all terms, conditions, benefits, and limitations.



Questions?

Where do I get more information?

For more information or to access the certificate of insurance, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736 or log on to <https://presents.voya.com/EBRC/CMSU>.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage. All coverage is subject to the terms and conditions of the group policy. Insurance is issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP09GP. Form numbers, product provisions and availability may vary by state.

PAI only.

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