

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.

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



Wellness Benefit

Your coverage includes a Wellness Benefit, which will pay you an annual benefit when you and covered family members complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram, and a routine eye or dental exam. \$100 for members, \$100 for spouses, and \$50 per child, with a maximum of \$200 payable for all children per policy per calendar year.

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 by the insurance company.

How much does it cost?

This table shows your rates for Accident Insurance.

Monthly Rates			
Member	Member and Spouse	Member and Children	Member and Family
\$11.47	\$19.91	\$21.71	\$30.14

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	Benefit
Surgery (open abdominal, thoracic)	\$2,500
Surgery (exploratory or without repair)	\$250
Blood, Plasma, Platelets	\$600
Hospital Admission	\$1,400
Hospital Confinement (per day, up to 365 days)	\$375
Critical Care Unit Confinement (per day, up to 15 days)	\$600
Rehabilitation Facility Confinement (per day, up to 90 days)	\$200
Coma duration of 14 or more days	\$17,000
Transportation (per trip, up to 3 per accident)	\$750
Lodging (per day, up to 30 days)	\$180
Family Care (per child per day, up to 45 days)	\$30

Accident Care	Benefit
Initial Doctor Visit	\$125
Urgent Care Facility Treatment	\$300
Emergency Room Treatment	\$300
Ground Ambulance	\$360
Air Ambulance	\$1,500
Follow-up Doctor Treatment	\$90
Chiropractic Treatment (up to 6 per accident)	\$45
Medical Equipment	\$350
Physical or Occupational Therapy (up to 6 per accident)	\$65
Speech Therapy (up to 6 per accident)	\$65
Prosthetic Device (one)	\$1,200
Prosthetic Device (two or more)	\$2,400
Major Diagnostic Exams	\$500
Outpatient Surgery (1 per accident)	\$350
X-ray	\$150

Common Injuries	Benefit
Burns (2 nd degree, at least 36% of body)	\$1,250
Burns (3 rd degree, at least 9 but less than 35 square inches of the body)	\$7,500
Burns (3 rd degree, 35 or more square inches of the body)	\$18,000
Skin Grafts	25% of burn benefit
Emergency Dental Work	\$350 crown, \$125 extraction
Eye Injury (removal of foreign object)	\$100
Eye Injury (surgery)	\$350
Torn Knee Cartilage (surgery with no repair or if cartilage is shaved)	\$225
Torn Knee Cartilage (surgical repair)	\$800
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
Ruptured Disk (surgical repair)	\$800
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	\$425
Tendon, Ligament, Rotator Cuff (1, surgical repair)	\$825
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	\$1,225
Concussion	\$250
Paralysis (paraplegia)	\$16,000
Paralysis (quadriplegia)	\$24,000
Dislocations Non-surgical / Surgical Repair ²	Benefit
Hip Joint	\$3,850 / \$7,700
Knee	\$2,400 / \$4,800
Ankle or foot bone(s) (other than toes)	\$1,500 / \$3,000
Shoulder	\$1,600 / \$3,200
Elbow	\$1,100 / \$2,200
Wrist	\$1,100 / \$2,200
Finger or toe	\$275/\$550
Hand bone(s) (other than fingers)	\$1,100 / \$2,200
Lower jaw	\$1,100 / \$2,200
Collarbone	\$1,100 / \$2,200
Partial dislocations (percentage of the non-surgical repair amount)	25%

Fractures Non-Surgical / Surgical Repair ³	Benefit
Hip	\$3,000 / \$6,000
Leg	\$2,500 / \$5,000
Ankle	\$1,800 / \$3,600
Kneecap	\$1,800 / \$3,600
Foot (excluding toes, heel)	\$1,800 / \$3,600
Upper arm	\$2,100 / \$4,200
Forearm, Hand, Wrist (except fingers)	\$1,800 / \$3,600
Finger, Toe	\$240 / \$480
Vertebral Body	\$3,360 / \$6,720
Vertebral Processes	\$1,440 / \$2,880
Pelvis (except coccyx)	\$3,200 / \$6,400
Coccyx	\$400 / \$800
Bones of the Face (except nose)	\$1,200 / \$2,400
Nose	\$600 / \$1,200
Upper Jaw	\$1,500 / \$3,000
Lower Jaw	\$1,440 / \$2,880
Collarbone	\$1,440 / \$2,880
Rib or Ribs	\$450 / \$900
Skull – Simple (except bones of the face)	\$1,500 / \$3,000
Skull – Depressed (except bones of face)	\$5,000 / \$10,000
Sternum	\$500 / \$1,000
Shoulder Blade	\$1,800 / \$3,600
Chip Fractures (percentage 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.”

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).

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.
- 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.

*Definition and limitations/exclusions may vary by state

Questions?

Enrollment instructions will be provided by ALPA. If you have additional questions before you enroll, please call:

- ALPA's Member Insurance Team at (888) 359-2572, Option 3, Option 4 or email Insurance@alpa.org.
- Visit your Member Benefits Resource Center to learn more about this benefit and review instructions on how to file after your effective date. <https://presents.voya.com/EBRC/ALPA>

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, Additional Services Rider Form #RL-ACC3-ASR-20. Form numbers, provisions and availability may vary by state and employer's plan.

Accident 2.0 only

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