

Meet Patty



Patty wasn't sure she'd be able to cover her medical expenses after she broke her leg in a car accident while out of town with friends. Thanks to her Accident Insurance coverage, Patty was able to use the benefits to help pay for her medical bills, as well as to offset her time away from work while going to various doctor appointments.

Patty's out-of-pocket expenses:



\$400

Emergency room treatment



\$1,500

Broken leg, closed reduction (no surgery)



\$300

Physical therapy (6 sessions)

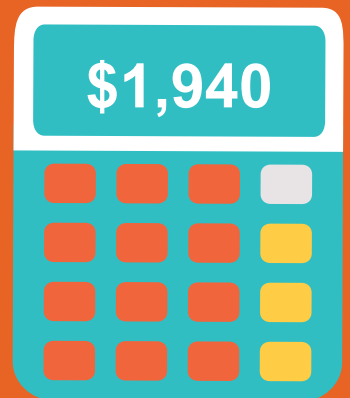
Total out-of-pocket expenses **\$2,200**

Accident Insurance benefits paid

Emergency room treatment	\$200
Broken leg, closed reduction	\$1,500
Physical therapy (6 sessions)	\$240

Total benefits paid

\$1,940



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.

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes the coverage level reflected in the amounts shown. Your employer may offer/provide different amounts or options.

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-ACC2-POL-12; Certificate Form #RL-ACC2-CERT-12. Form numbers, provisions and availability may vary by state.