



ACCIDENT INSURANCE

Presented by



A personalized guide to understanding your Accident coverage



ACCIDENT INSURANCE BENEFIT SUMMARY

What is Accident Insurance?

This coverage pays benefits for injuries, such as cuts, broken bones, concussions and related expenses.

Accident Insurance is supplemental coverage that can complement your health insurance and help cover your out-of-pocket expenses. When you carry this coverage, if you have a covered accident, you are paid a total cash benefit that is based on the amount listed for each covered benefit and/or treatment. See the benefit schedule for additional details.

Use your benefits any way you like.

Benefit proceeds can be used however you want, whether it's toward your mortgage, medical bills or student loans. It's up to you.

Coverage highlights

- No health questions asked
- Affordable premiums
- Simplified claims-filing

How does the coverage work?

When you carry Accident Insurance and have a covered accident, simply file an Accident claim with our Claims Care Team online, over the phone, or via US mail or fax. You'll be paid a total cash benefit based on the amount listed for each covered benefit and/or treatment.

Benefit snapshot: Luis' goal

One night while playing a game with his local soccer league, Luis went for a goal that left him with a broken leg and a concussion. Fortunately, he'd enrolled in Accident Insurance. The benefit Luis received helped to offset his medical bills and cover other expenses, like time away from work, while he recovered.

Luis' Accident policy paid these benefits*:

Ground ambulance:	\$200
Emergency room treatment:	\$200
Fracture (thigh, non-surgical):	\$2,000
Concussion:	\$300
Medical appliance:	\$125
<u>Follow-up physician office visit (2):</u>	<u>\$200</u>
Total benefits paid:	\$3,025

*This example is for illustrative purposes only. Your plan details may vary. See your enrollment guide for more information around the specific benefits covered under your group's plan.



What benefits are included in my coverage?

Your Accident Insurance includes a range of covered accidents and additional benefits, as outlined below. For more information, see your certificate.

ACCIDENT PLAN BENEFITS	Premier	
Emergency and Initial Accident Treatment Benefits		
Ambulance		
Ground	\$200	
Air	\$600	
Water	\$600	
Emergency Room Treatment	\$200	
Urgent Care	\$100	
Major Diagnostic Imaging	\$100	
X-ray	\$150	
Hospital Benefits		
Hospital Admission	\$1,000	
Daily Hospital Confinement	\$200	
Maximum number of days	365	
Intensive Care Admission	-	
ICU Daily Confinement	\$400	
Maximum number of days	365	
Specific Injury Benefit		
Fractures		
Closed/Non-Surgical Treatment		
Skull (except Bones of Face or Nose) Depressed	\$2,000	
Hip, Thigh (Femur)	\$2,000	
Vertebrae, Body of (excluding Vertebral Process)	\$1,000	
Pelvis	\$1,000	
Leg (Tibia and/or Fibula)	\$1,000	
Upper Arm (Humerus)	\$400	
Shoulder Blade	\$320	
Collarbone	\$400	
Upper Jaw, Maxilla (except Alveolar Process)	\$400	
Lower Jaw, Mandible (except Alveolar Process)	\$320	
Vertebral Process	\$320	
Forearm (Ulna and/or Radius)	\$320	
Hand, Wrist (except Fingers)	\$320	
Kneecap	\$320	
Foot (except Toes)	\$320	
Ankle	\$800	
Rib	\$200	
Coccyx	\$120	
Finger, Toe	\$160	
Enhancement for Open/Surgical Reduction	2x	
Chip Fractures	25%	



Dislocations		
Closed/Non-Surgical Treatment		
<i>Hip</i>	\$2,000	
<i>Knee (other than Kneecap)</i>	\$1,200	
<i>Shoulder</i>	\$320	
<i>Kneecap</i>	\$320	
<i>Ankle bone or bones of the foot</i>	\$1,000	
<i>Elbow</i>	\$320	
<i>Wrist</i>	\$320	
<i>Bone or bones of the hand</i>	\$320	
<i>Jawbone</i>	\$320	
<i>Collarbone</i>	\$400	
<i>One toe or finger</i>	\$160	
Enhancement for Open/Surgical Reduction	2x	
Partial Dislocations	25%	
Lacerations		
No Repair	\$100	
Repair - up to 2 inches	\$100	
Repair - over 2 inches, up to 6 inches	\$100	
Repair - over 6 inches	\$100	
Burns		
2nd Degree Burns		
<i>At least 1%, but less than 20% of skin surface</i>	\$250	
<i>20% or greater of skin surface</i>	\$250	
3rd Degree Burns		
<i>Less than 5% of skin surface</i>	\$1,000	
<i>At least 5%, but less than 20% of skin surface</i>	\$1,000	
<i>20% or greater of skin surface</i>	\$1,000	
Skin Graft		
Due to Burns (% of applicable Burn benefit)	50%	
Not due to Burns		
<i>At least 1%, but less than 20% of skin surface</i>	\$500	
<i>20% or greater of skin surface</i>	\$500	
Concussion and Other Brain Injuries	\$300	
Dental Benefit	-	
Eye Injury Benefit	\$200	
Surgery Benefits		
Outpatient Surgery Benefit		
Facilities other than Physician Office or Emergency Room	-	
Physician Office or Emergency Room	\$100	
Internal Injuries Surgical Benefits		
Open Abdominal & Thoracic	\$1,000	
Exploratory without Repair	\$150	
Tendon/Ligament/Rotator Cuff Surgical Benefit		
Single	\$500	
Multiple	\$750	
Exploratory without Repair	\$150	



Torn Knee Cartilage Surgery Benefit		
Torn with Surgical Repair	\$450	
Ruptured Disc with Surgical Repair	\$450	
Anesthesia Benefit		
General Anesthesia	\$200	
Medical Benefits		
Blood, Plasma & Platelets Benefit	\$300	
Prosthetic Device Benefit		
One only	\$500	
Two or more	\$1,000	
Appliances	\$125	
Pain Management Benefit	-	
Prescription Drug Benefit	\$10	
Maximum number of payments	1	
Follow-Up Care and Transportation Benefits		
Physician Office Visit	\$100	
Maximum number of visits	2	
Therapy Services (Occupational, Physical, Speech Therapy)	\$30	
Maximum number of visits	10	
Rehabilitation Unit Confinement	\$100	
Maximum number of days	90	
Transportation (per mile, minimum of 100 miles from residence)	\$0.30	
Lodging	\$100	
maximum number of days	30	
Accidental Death Benefits		
Accidental Death		
Employee	\$40,000	
Spouse	\$20,000	
Child(ren)	\$20,000	
Common Carrier Accidental Death		
Employee	\$100,000	
Spouse	\$50,000	
Child(ren)	\$50,000	
Organ Donor Benefit	\$5,000	
Accidental Dismemberment Benefits		
Dismemberment		
Loss of Both Hands; OR Loss of Both Feet; OR Loss of One Hand and One Foot	\$15,000	
Loss of One Hand; OR Loss of One Foot	\$7,500	
Partial Dismemberment		
Loss of One or More Fingers or Toes	\$300	
Partial Amputation of Finger or Toe	\$100	
Catastrophic Benefits		
Coma	\$20,000	



Additional Benefits	Benefit Range
Organized Athletic Activity Benefit: Benefit payment is increased by a set percentage for an accident resulting from participating in a covered athletic event, such as: club sports; collegiate sports; competitions; team practices; trainings & workout sessions	10% standard up to \$1,500 per accident
Health Screening Benefit: Benefit paid for eligible health screening tests & employer-sponsored wellness initiatives	\$100 2 tests per insured per year*

Examples of Eligible Screening Events			
Blood tests for triglycerides	Colonoscopy	Hepatitis B immunization	Sports physicals
Annual exam for adults	Bone marrow testing	HPV immunization	Stress test
Bone density screening	Chicken pox immunization	Mammography	Tetanus
Breast MRI	Fasting blood glucose test	Pap smear	Virtual colonoscopy
Carotid ultrasound	Flu vaccination	Pneumonia immunization	Well child visits
Concussion baseline testing	Dermatological screenings for skin cancer	Genetic screening for medical diagnosis & treatment	Serum cholesterol HDL/LDL

How much does it cost?

See the rate chart below to calculate your coverage costs.

Monthly Rates – Off-Job Only

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Premier	\$14.93	\$25.12	\$29.67	\$45.76



Exclusions & limitations

This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary by state and may not be available in all states. In addition to any benefit-specific exclusion, benefits will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following, unless coverage is specifically provided for by name in insurance certificate:

- An injury incurred while working for pay or profit (Off-Job coverage only);
- Intentionally self-inflicted injury, suicide, or any attempt or threat while sane or insane;
- Participating in war or any act of war whether declared or undeclared;
- Commission or attempt to commit a felony;
- Commission of or active participation in a riot, insurrection, or terrorist activity;
- Engaging in an illegal activity or occupation;
- Flight in, boarding, or alighting from an aircraft or any craft designed to fly above the earth's surface, including any travel beyond the earth's atmosphere except a fare-paying passenger on a regularly scheduled commercial or charter airline;
- Travel in or on any on-road and off-road motorized vehicle except a golf cart that does not require licensing as a motor vehicle;
- Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the covered person receives any compensation or remuneration;
- Sickness, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
- Travel or activity outside the contiguous United States, Alaska, Hawaii and the territories and possessions of the United States, Canada, or Mexico;
- Voluntary ingestion or inhalation of any narcotic, drug, poison, gas, or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage;
- Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the State in which the covered accident occurred;
- Experimental or investigational procedures; and
- Care that is not recommended and approved by a physician



Questions?

Contact your plan administrator with questions about the offered Accident coverage.

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace benefits provide limited benefits and are not a substitute for mandated ACA healthcare coverage. This coverage is available in: AL, AK, AZ, AR, DC, FL, GA, HI, IL, IA, KS, KY, LA, ME, MA, MS, MO, MT, NE, NV, NC, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WV, WI and WY. Like most supplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice, as noted in the policy. For complete details see your certificate.

Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company, and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC.

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