



Accident Insurance



Don't Let an Accident Drain Your Bank Account



What is it?

Accident insurance pays you a lump-sum cash benefit for injuries that come from a covered accident, like a burn, a broken or fractured bone, or a concussion.

This payment can be used any way you choose, including:



Unexpected medical bills



Household expenses



Child care



¹LIMRA, 2022 Insurance Barometer Study, April 2022.



The Basics of Accident Insurance



Why do you need it?

- Helps pay unexpected costs: Even minor injuries can result in high medical bills.
- Can help fill the gaps: Your health insurance may not cover everything, including your deductible, copays, and out-of-pocket costs.
- Allows you to focus on what's important – getting better. After an accident, the last thing you need to worry about is how to pay the bills.
- Portable: If you happen to leave your employer, you can take this coverage with you.*



How Your Coverage Works:

1. If you or a loved one covered under your plan should have an accident, file a single claim online in a matter of minutes.
2. We send you a lump-sum payment quickly and easily – and you decide how to use it.
3. Should you have another accident in the same coverage year, your benefits get paid again.

* Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate for more details after enrolling.



[Click to view Accident Insurance video](#)

Your Accident Coverage

Class Description: All active, Full-Time and Part-Time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

What coverage tiers are available:

Employee, Employee + Spouse/Domestic Partner, Employee+ Child(ren), Employee + Family

What are some of the covered accidents under this plan?

Fractures, Dislocations, Burns (2nd & 3rd degree), Coma, Concussion, Paralysis, Lacerations, Ambulance (ground and air), Emergency room, Urgent care, and Hospital Admission.





An extra layer of support in times of need

New York Life Group Benefit Solutions Accident insurance



The costs related to an accident, whether minor or major, can add up fast and make an already stressful time even worse. Our accident insurance pays you a lump-sum cash benefit for injuries that come from a covered accident and can help pay for expenses that may not be covered by traditional health insurance.

Who is eligible for accident insurance?

All active, Full-Time and Part-Time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

What are some of the covered accidents under this plan?

| | High | Low |
|-----------------------------------|--|--|
| Coverage tier | Employee Employee + Spouse/Domestic Partner* Employee + Child(ren) Employee + Family* | Employee Employee + Spouse/Domestic Partner* Employee + Child(ren) Employee + Family* |
| Accident coverage type | On & Off the Job Coverage | On & Off the Job Coverage |
| Fractures | \$300 - \$8,000 | \$200 - \$5,600 |
| Dislocations | \$300 - \$8,000 | \$250 - \$6,400 |
| Other Common Injuries | | |
| Burns (2nd and 3rd degree) | \$300 - \$15,000 | \$250 - \$12,500 |
| Coma | \$10,000 | \$5,000 |
| Concussion | \$500 | \$500 |
| Paralysis | \$10,000 - \$15,000 | \$5,000 - \$10,000 |
| Lacerations | \$30 - \$480 | \$25 - \$400 |





Emergency and Hospitalization Benefits

| | | |
|-----------------------------------|-----------------|-----------------|
| Ambulance (ground and air) | \$400 / \$1,600 | \$300 / \$1,200 |
| Emergency room | \$200 | \$100 |
| Urgent care | \$100 | \$100 |
| Hospital admission | \$500 | \$500 |

Health screening benefits

Our health screening benefit provides additional payments for taking care of your health. There are two levels of health screening benefits, outlined below:

| | High | Low |
|--|---|---|
| Health screening benefit Provides a payment if a health screening test is completed. | \$50 per screening, limited to 1 per calendar year ¹ | \$50 per screening, limited to 1 calendar per year ¹ |

What other benefits are offered as part of my coverage?

Your accident insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

› Take your accident coverage with you if you leave your job (also known as “Portability”)²

If your employment is terminated, you can continue your accident insurance, and accident insurance for your insured spouse and dependent children, on a direct-bill basis.

Contact 203-367-4070 to review the accident insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

Or for more information, visit www.orthodoxhealthplans.com.



*Domestic partner is defined in the group policy. For purposes of this brochure, wherever the term spouse appears, it shall also include domestic partner registered under any state which legally recognizes domestic partnerships or civil unions. Additional information is available from your benefit services representative.

¹ The benefit is only payable once per day even if multiple Health Screenings are provided in a single day.

² Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate.

Accident Insurance is a limited benefit policy and pays benefits for accidents only. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. This product is issued by New York Life Insurance and Annuity Corporation (NYLIAC), a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Accident: GBS-AI-1000.00

New York Life Insurance Company

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