

Accident Insurance



Protecting your family and your financial security

Group Accident Insurance Plan provides cash benefits for medical treatment received for covered accidents, injuries, ambulance services, hospitalization, or accidental death. The plan pays regardless of what your primary insurance covers with no coordination of benefits. The benefit is paid directly to you to help cover unexpected out-of-pocket expenses while you recover – deductibles, co-pays, childcare, and other non-medical bills.

What's covered

Hospital Admission Benefit: pays benefit for hospital admission as a result of a covered accident

Hospital Confinement Benefit: pays a daily benefit for a hospital stay as a result of a covered accident

Preset Daily Benefits are paid for: ER visits, admission to Intensive Care Unit, surgery, anesthesia and continuous care, physician office and wellness visits

Diagnostic, X-ray and Lab Benefit: pays a benefit for diagnostic tests, x-rays and lab work

Ambulatory Surgical Center Benefit: pays a benefit for surgery performed in an ambulatory surgical center resulting from a covered accident

Lump Sum Benefits: are paid for accidental death, common carrier, dislocation, fracture and burn

Also pays benefits for: ambulance services air and ground, lodging, transportation and prosthesis

3 Plan choices available

Spouse and dependent coverage available

Group Accident Insurance Plan

Benefit Archway Accident Plans Available

INPATIENT

BENEFIT DESCRIPTION	GOLD	PLATINUM	DIAMOND
Hospital Confinement Maximum	\$150 / Day 365 Days	\$225 / Day 365 Days	\$250 / Day 365 Days
Hospital Admission Per Hospital Confinement	\$1,000	\$1,500	\$2,000
Daily Intensive Care Maximum	\$450 / Day 30 Days	\$475 Day 30 Days	\$500 Day 30 Days
Surgery: Abdominal, Thoracic, Tendon, Ligament, Rotator Cuff	\$750 / Day	\$1,000 / Day	\$1,500 / Day
Anesthesia	\$187.50 / Day	\$250 / Day	\$375 / Day
Continuous Care ¹ Maximum	\$90 / Day 30 Days	\$135 / Day 30 Days	\$150 / Day 30 Days

OUTPATIENT

BENEFIT DESCRIPTION	GOLD	PLATINUM	DIAMOND
Physician's Office	\$25 / Day 6 Per Calendar Year	\$50 / Day 6 Per Calendar Year	\$50 / Day 6 Per Calendar Year
Wellness Benefit	\$25 / Day 1 Per Calendar Year	\$25 / Day 1 Per Calendar Year	\$50 / Day 1 Per Calendar Year
Emergency Room	\$75 / Day 3 Per Calendar Year	\$100 / Day 3 Per Calendar Year	\$125 / Day 3 Per Calendar Year
Lab, EKG and other Diagnostic Tests	\$20 Per Test Day 1 Per Calendar Year	\$20 Per Test Day 1 Per Calendar Year	\$25 Per Test Day 1 Per Calendar Year
X-Ray, Echocardiography and Cardiovascular Ultrasound	\$20 Per Test Day 2 Per Calendar Year	\$30 Per Test Day 2 Per Calendar Year	\$40 Per Test Day 2 Per Calendar Year
Advanced Studies ²	\$100 Per Day 1 Per Calendar Year	\$150 Per Day 1 Per Calendar Year	\$200 Per Day 1 Per Calendar Year
Ambulatory Surgical Center	\$25 / Day	\$25 / Day	\$50 / Day
Surgery: Abdominal, Thoracic, Tendon, Ligament, Rotator Cuff	\$750 / Day	\$1,000 / Day	\$1,500 / Day
Anesthesia	\$187.50 / Day	\$250 / Day	\$375 / Day

Group Accident Insurance Plan (cont.)

OUTPATIENT CONTINUED

BENEFIT DESCRIPTION	GOLD	PLATINUM	DIAMOND
Ambulance Services Ground	\$120 / Day 1 Per Calendar Year	\$200 / Day 1 Per Calendar Year	\$200 / Day 1 Per Calendar Year
Ambulance Services Air	\$1,000 / Day 1 Per Calendar Year	\$2,000 / Day 1 Per Calendar Year	\$2,000 / Day 1 Per Calendar Year
Lodging Maximum	\$100 / Day 15 Per Calendar Year	\$125 / Day 15 Per Calendar Year	\$150 / Day 15 Per Calendar Year
Prosthesis	\$500	\$1,000	\$1,500
Transportation	\$300 / Day 3 Per Calendar Year	\$500 / Day 3 Per Calendar Year	\$600 / Day 3 Per Calendar Year
Accidental Death	\$20,000	\$20,000	\$20,000
Accidental Death on Common Carrier	\$40,000	\$40,000	\$40,000
Dislocation Benefit	\$1,000	\$1,000	\$1,000
Fracture Benefit	\$1,000	\$1,000	\$1,000
Burn Benefit	\$7,500	\$10,000	\$10,000
Coma	\$7,500	\$10,000	\$10,000
Dismemberment	\$10,000	\$15,000	\$20,000
Paralysis	\$10,000	\$10,000	\$10,000

¹ Continuous Care means care received in a Skilled Nursing Facility, Rehabilitation Facility, Rehabilitation Unit or Home Health Care or Hospice. The Continuous Care must begin within 7 days following discharge from a hospital and be necessary to treat the same condition that caused the hospitalization. Benefits are payable for a period equal to the length of the preceding hospital stay not to exceed 30 days.

² Advanced studies tests consist of the following: Magnetic Resonance Imaging (MRI); Magnetic Resonance Angiography (MRA); Computed Axial Tomography (CAT Scans); Positron Emission Tomography (PET Scans); and Computed Tomography (CT scans).

MONTHLY PREMIUM RATES

Insured	Gold	Platinum	Diamond
Employee	\$14.69	\$20.39	\$25.90
Employee + Spouse	23.47	32.69	41.50
Employee + Child(ren)	24.15	34.71	43.92
Employee + Family	31.37	43.92	56.49