

GROUP VOLUNTARY ACCIDENT INSURANCE BENEFIT HIGHLIGHTS



CITY OF MODESTO

With Accident insurance, you'll receive payment(s) associated with a covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or your utility bills.

More than 3.5 million children ages 14 and younger get hurt annually playing sports or participating in recreational activities.¹



To learn more about Accident insurance, visit thehartford.com/employeebenefits

COVERAGE INFORMATION

You have a choice of two accident plans, which allows you the flexibility to enroll for the coverage that best meets your needs. This insurance provides benefits when injuries, medical treatment and/or services occur as the result of a covered accident. Unless otherwise noted, the benefit amounts payable under each plan are the same for you and your dependent(s).

PLAN INFORMATION		PLAN 1	PLAN 3
Coverage Type		Off-job only	Off-job only
BENEFITS		PLAN 1	PLAN 3
EMERGENCY, HOSPITAL & TREATMENT CARE			
Accident Follow-Up	Up to 3 visits per accident	\$50	\$100
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	\$25	\$50
Ambulance – Air	Once per accident	\$600	\$1,200
Ambulance – Ground	Once per accident	\$200	\$400
Blood/Plasma/Platelets	Once per accident	\$150	\$300
Child Care	Up to 30 days per accident while insured is confined	\$25	\$30
Daily Hospital Confinement	Up to 365 days per lifetime	\$100	\$300
Daily ICU Confinement	Up to 30 days per accident	\$300	\$600
Diagnostic Exam	Once per accident	\$100	\$300
Emergency Dental	Once per accident	Up to \$150	Up to \$450
Emergency Room	Once per accident	\$100	\$200
Hospital Admission	Once per accident	\$500	\$1,500
Initial Physician Office Visit	Once per accident	\$50	\$100
Lodging	Up to 30 nights per lifetime	\$100	\$150
Medical Appliance	Once per accident	\$50	\$150
Rehabilitation Facility	Up to 15 days per lifetime	\$50	\$150
Transportation	Up to 3 trips per accident	\$200	\$500
Urgent Care	Once per accident	\$50	\$100
X-ray	Once per accident	\$50	\$75
SPECIFIED INJURY & SURGERY		PLAN 1	PLAN 3
Abdominal/Thoracic Surgery	Once per accident	\$1,000	\$2,000
Arthroscopic Surgery	Once per accident	\$200	\$400
Burn	Once per accident	Up to \$5,000	Up to \$15,000
Burn – Skin Graft	Once per accident for third degree burn(s)	25% of burn benefit	25% of burn benefit
Concussion	Up to 3 per year	\$100	\$200
Dislocation	Once per joint per lifetime	Up to \$2,000	Up to \$8,000

Eye Injury	Once per accident	Up to \$300	Up to \$600
Fracture	Once per bone per accident	Up to \$3,000	Up to \$9,000
Hernia Repair	Once per accident	\$100	\$200
Joint Replacement	Once per accident	\$1,500	\$3,000
Knee Cartilage	Once per accident	Up to \$500	Up to \$1,000
Laceration	Once per accident	Up to \$400	Up to \$600
Ruptured Disc	Once per accident	\$500	\$1,000
Tendon/Ligament/Rotator Cuff	Once per accident	Up to \$800	Up to \$1,500
CATASTROPHIC		PLAN 1	PLAN 3
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	\$20,000	\$50,000
Common Carrier Death	Within 90 days	3 times death benefit	3 times death benefit
Coma	Once per accident	\$5,000	\$15,000
Dismemberment	Once per accident	Up to \$20,000	Up to \$50,000
Home Health Care	Up to 30 days per accident	\$50	\$50
Paralysis	Once per accident	Up to \$5,000	Up to \$15,000
Prosthesis	Up to 2 per accident	Up to \$1,000	Up to \$2,000
FEATURES		PLAN 1	PLAN 3
Ability Assist® EAP ² – 24/7/365 access to help for financial, legal or emotional issues		Included	Included
HealthChampion ^{SM3} – Administrative & clinical support following serious illness or injury		Included	Included

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full-time employee who works at least 30 hours per week on a regularly scheduled basis and are less than age 80.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?

Yes. Any reference to “spouse” includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable law.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your or your family’s health. All you have to do is elect the coverage to become insured.

HOW DO I PAY FOR THIS INSURANCE?

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don’t have to worry about writing a check or missing a payment.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

The initial effective date of this coverage is January 1, 2019. Subject to any eligibility waiting period established by your employer, if you enroll for coverage prior to this date, insurance will become effective on this date. If you enroll for coverage after this date, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect. Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility).

WHEN DOES THIS INSURANCE END?

This insurance will end when you or your dependent(s) no longer satisfy the applicable eligibility conditions, or when you reach the age of 80, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this coverage with you. Coverage may be continued for you and your dependent(s) under a group portability policy. Your spouse may also continue insurance in certain circumstances.

¹Sports Injury Statistics." Stanford Children's Health, n.d. Web. 30 June 2017. <http://www.stanfordchildrens.org/en/topic/default?id=sports-injury-statistics-90-P02787>

²AbilityAssist® services are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Ability Assist is a registered trademark of The Hartford. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

³HealthChampion™ services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford doesn't provide basic hospital, basic medical, or major medical insurance. HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Health Champion is a service mark of ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

⁴Rates and/or benefits may be changed.

Prepare. Protect. Prevail. With The Hartford.®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. 5962g NS 08/16 © 2016 The Hartford Financial Services Group, Inc. All rights reserved.

This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details including the provisions, terms, conditions, limitations and exclusions are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website <http://thehartford.com/group-benefits-producer-compensation>. Accident Form Series includes GBD-2000, GBD-2300, or state equivalent