

GROUP VOLUNTARY ACCIDENT INSURANCE BENEFIT HIGHLIGHTS



Nearly 3 million
emergency
department visits
every year are
caused by youth
sports.¹

Tompkins County

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.



To learn more about Accident insurance, visit
www.thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

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		
Coverage Type		On and off-job (24 hour)
BENEFITS		
EMERGENCY, HOSPITAL & TREATMENT CARE		
Accident Follow-Up	Up to 3 visits per accident	\$100
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	\$50
Ambulance – Air	Once per accident	\$2,000
Ambulance – Ground	Once per accident	\$750
Blood/Plasma/Platelets	Once per accident	\$300
Child Care	Up to 30 days per accident while insured is confined	\$35
Daily Hospital Confinement	Up to 365 days per lifetime	\$400
Diagnostic Exam	Once per accident	\$300
Emergency Dental	Once per accident	Up to \$450
Emergency Room	Once per accident	\$200
Hospital Admission	Once per accident	\$1,500
Initial Physician Office Visit	Once per accident	\$100
Medical Appliance	Once per accident	\$200
Rehabilitation Facility	Up to 15 days per lifetime	\$300
Transportation	Up to 3 trips per accident	\$600
Urgent Care	Once per accident	\$150
X-ray	Once per accident	\$150
SPECIFIED INJURY & SURGERY		
Abdominal/Thoracic Surgery	Once per accident	\$2,599
Arthroscopic Surgery	Once per accident	\$500
Burn	Once per accident	Up to \$15,000
Burn – Skin Graft	Once per accident for third degree burn(s)	50% of burn benefit
Concussion	Up to 3 per year	\$200
Dislocation	Once per joint per lifetime	Up to \$8,000
Eye Injury	Once per accident	Up to \$400
Fracture	Once per bone per accident	Up to \$10,000
Hernia Repair	Once per accident	\$400
Joint Replacement	Once per accident	\$2,599

Knee Cartilage	Once per accident	Up to \$2,000
Laceration	Once per accident	Up to \$1,000
Ruptured Disc	Once per accident	\$2,000
Tendon/Ligament/Rotator Cuff	Once per accident	Up to \$2,000
CATASTROPHIC		
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	\$75,000
Common Carrier Death	Within 90 days	2 times death benefit
Coma	Once per accident	Up to \$15,000
Dismemberment	Once per accident	Up to \$75,000
Home Health Care	Up to 30 days per accident	\$75
Paralysis	Once per accident	Up to \$75,000
Prosthesis	Once per accident	Up to \$3,000
FEATURES		
Ability Assist® EAP ² – 24/7/365 access to help for financial, legal or emotional issues		Included
HealthChampion ^{SM3} – Administrative & clinical support following serious illness or injury		Included

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full-time employee who works at least 17.5 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26 (or under age 26 if a full-time student).

CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?

Yes. Any reference to “spouse” in this document 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.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, or within 31 days of completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

Subject to any eligibility waiting period established by your employer, 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 dependents no longer satisfy the applicable eligibility conditions, 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. The specific terms and qualifying events for portability are described in the certificate.

¹National Health Statistics Reports, November 2019. CDC/National Center for Health Statistics: <https://www.cdc.gov/nchs/data/nhsr/nhsr133-508.pdf>, as viewed as of 10/14/2020

²Ability Assist® 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.

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Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

The Buck’s Got Your Back ®

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