

# accident insurance



Cigna®

## WHY CONSIDER VOLUNTARY BENEFITS?

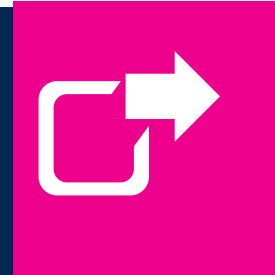
- **Accidental Injury Insurance**



### Economical group rates

No need to answer medical questions during this open enrollment.

There is **no** pre-existing condition limitation for these benefits.



### Convenient payroll deductions

No separate bills to pay or checks to write and **premiums are deducted on a post –tax basis.**



### Choice

You select the coverage that suits your needs.

# EMPLOYEE ELIGIBILITY AND WHEN COVERAGE IS EFFECTIVE

OPEN ENROLLMENT PERIOD: October 15 – November 15

Accidental Injury will be effective on January 1 of the upcoming year.

## Who Can Elect Coverage?

- All active, full-time employees.
- Spouse: Up to age 70, as long as the employee elects coverage
- Child(ren): eligible as long as the employee elects coverage, up to age 26

# ACCIDENTS HAPPEN



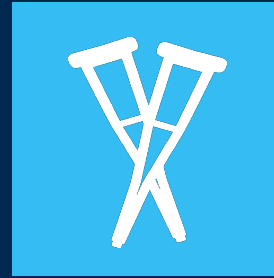
ACCIDENT  
INSURANCE



In 2009, **1 in 8**  
Americans sought  
medical treatment  
for accidents<sup>1</sup>



**\$1,265**  
average cost of  
an emergency  
room visit<sup>2</sup>



**1 in 3** children  
who play a team  
sport is injured  
seriously enough  
to miss practice  
or games.<sup>3</sup>

Accidents  
are the  
**5<sup>th</sup>** leading  
cause of death<sup>1</sup>

Accidents are  
the **#1** cause  
of death  
for people  
under 41<sup>1</sup>

1 – U.S. Department of Health & Human Services , National Vital Statistics Reports, Vol. 61, No. 6, October 10, 2012

2 – PlosOne, “How much will I get charged for this?,” February 2013

3 – Mickalide AD, Hansen LM. Coaching Our Kids to Fewer Injuries: A Report on Youth Sports Safety. Washington, DC: Safe Kids Worldwide, April 2012. More

# ACCIDENTAL INJURY- OFF-THE-JOB COVERAGE



ACCIDENT  
INSURANCE

**Pays a tax-free lump sum benefit directly to the employee, which can help pay for any out-of-pocket expenses related to covered accidents. Only pays a benefit for those accidents which occur off the job.**

## **Examples of covered injuries may include:**

- Broken bones
- Burns
- Torn ligaments
- Concussion
- Eye injuries
- Ruptured discs
- Cuts requiring stitches

## **Covered events may include:**

- Initial treatment
- Emergency room visit
- Hospitalization
  - Admission (per occurrence)
  - Confinement (per day)
- Follow-up care



## **No need to answer medical questions for this coverage**

**Employees do not need to be enrolled in the LCPS Health Insurance program to elect Accidental Injury coverage since this benefit is independent of medical coverage. If you are enrolled, you will be a paid a benefit even if your medical plan covers the treatment!**

## SAMPLE OF AVAILABLE COVERAGE AND BENEFIT AMOUNTS

### Initial & Emergency Care

- Ground Ambulance/Air Ambulance
- Emergency Care Treatment
- Physician Office Visit

#### Low Plan/Plan 1

#### Medium Plan/Plan 2

\$100/\$300

\$200/\$600

\$100

\$200

\$50

\$100

### Hospitalization Benefits

- Hospital Admission
- Hospital Stay (per day)
- Intensive Care Unit Stay (per day)

#### Low Plan/Plan 1

#### Medium Plan/Plan 2

\$500

\$1,000

\$100

\$200

\$200

\$400

### Follow-Up Care

- Follow-up visit to the doctor
- Follow-up physical therapy visits

#### Low Plan/Plan 1

#### Medium Plan/Plan 2

\$50

\$100

\$25

\$50



## ADDITIONAL FEATURES

**Enhanced Accident :** Increases the value of a standard plan by expanding the list of coverage to include additional accident occurrences. Examples include: Small and Large Lacerations, Coma coverage and Concussion.

**Accidental Death and Dismemberment Rider:** This rider expands the coverage of Accidental injury to include death or dismemberment benefits in addition to the base plan. Examples of benefits include, but are not limited to: payment for death from an Auto accident, total and permanent loss of speech or hearing in both ears, loss of hand or foot or loss of sight.

**Portability Feature:** Employee, spouse, and child(ren) if enrolled in the Accidental Injury, can continue 100% of coverage at the time coverage ends. Employee must elect to port coverage in order for spouse and child(ren) to port coverage as well. Employee must be under the age of 70 in order to continue coverage.

# meet Sue

- Slips on wet floor
- Injures knee and wrist



## Benefits paid by Accidental Injury Plan 2

Emergency room visit	\$ 200
Dislocated knee joint	\$1,000
Fractured wrist	\$800
Follow-up appointment	\$100
10 physical therapy visits	\$500
<b>BENEFITS PAID*</b>	<b>\$2,600</b>

Although Sue had medical insurance, she received \$2,600 from her accidental injury plan based on the treatment she received.

Sue can utilize these funds to offset deductibles, living expenses, or even to buy a new pair of shoes!

Sue pays a semi-monthly premium of \$7.35 for employee and spouse coverage.

\*Refer to benefit summary for complete exclusions, limitations and premiums

This is an example used for illustrative purposes only and assumes injuries were the direct result of a covered accident.