



## ACCIDENT INSURANCE

### WHAT IS IT?

With **Accident insurance**, you'll receive a cash benefit for each 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.

**Plus, getting coverage is easy and affordable with:**

- ✓ Guaranteed Acceptance coverage; no health questions asked
- ✓ Easy payroll deduction of premiums (that'll never increase due to your age)
- ✓ Benefits available for your spouse and dependent child (ren)
- ✓ Direct payment to you or to your beneficiary
- ✓ Coverage portability. If you change jobs, you can take coverage with you.

NOTE: Your Accident Insurance Benefit Highlight Sheet lists covered accidents and additional benefits that may be included in your plan.

### HOW DOES THE COVERAGE WORK?

Accident insurance provides benefits for covered accidental injuries, related services and treatments. This may include:

- Diagnostic exams, X-rays and other emergency services
- Initial and follow-up physician visits
- Ambulance transportation
- Bone fractures and dislocation incidents
- Concussions
- Follow-up/recovery services, including physical therapy
- And more...



In the U.S., **84 preventable injuries** occur every minute in the United States.<sup>1</sup>



More than **3.5 million children** ages 14 and younger **get hurt each year** playing sports or participating in recreational activities.<sup>2</sup>

continued



Case illustration:  
**EMILY'S STORY<sup>3</sup>**

During gym class at school, Emily is playing basketball. She trips, falls hard on her knee and hits her head on the gym floor. She's taken to the emergency room (ER) by ambulance. In the ER, Emily's knee is examined by the doctor with an X-ray, and she has a CT scan to check for a head injury. She's diagnosed with a dislocated knee and a concussion. Her knee is adjusted and put in a brace, and she's released from the ER. Emily visits her family doctor for follow-up care, and has regular physical therapy (PT) sessions for her knee.

Medical expenses following an accident can add up quickly. If the unexpected happens to you or an insured loved one, this Accident insurance plan provides benefits to help with those expenses, regardless of any other insurance you have.

**WHY DO I NEED IT?**



**Out of pocket expenses** add up quickly, since major medical insurance may only pick up part of the tab



**Help ease the unplanned financial burden** of an accident



**Complements other insurance** you may have, including major medical and disability coverage



**Additional layer of financial protection** may make a difference at a time when you and your family need it most

**ADDITIONAL SERVICES<sup>4</sup>**

In addition to providing a financial benefit, our Accident insurance includes access to professionals who can support you and your loved ones at no additional cost.

- **HealthChampion<sup>SM</sup> 5, 6** – Unlimited access to administrative and clinical experts who can guide you through your health concerns and care options.
- **Ability Assist<sup>®5</sup>** – 24/7 access to trained professionals and resources for assistance with the financial, legal and emotional issues that may follow an accident.

Visit us at [TheHartford.com/employeebenefits](http://TheHartford.com/employeebenefits)



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Accident Form Series includes GBD-1000, GBD-2300, or state equivalent.  
<sup>1</sup> "Minute by Minute-Preventable Deaths." Injury Facts. National Safety Council, n.d. Web. 26 June 2018. <http://injuryfacts.nsc.org/all-injuries/preventable-death-overview/minute-by-minute/>

<sup>2</sup> "Sports Injury Statistics." Health Library. Johns Hopkins Medicine, n.d. Web. 26 June. 2018. <http://www.hopkinsmedicine.org/healthlibrary/conditions/pediatrics/sports\_injury\_statistic\_90,P02787>

<sup>3</sup> This benefit example is fictitious and for illustrative purposes. The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you.

The amounts shown are from The Hartford's Accident Plan 1.

<sup>4</sup> These services may not be available in all states. Visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services) for more information.

<sup>5</sup> Ability Assist® and HealthChampion™ 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 is not responsible and assumes no liability for the goods and services provided by ComPsych.

<sup>6</sup> 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.