

Compass Accident Insurance

Enrollment at a glance



For the employees of: Columbus City Schools, Group # 702153

What is Accident Insurance?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received. Accident Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Features of Accident Insurance include:

- **Guaranteed issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

How can Accident Insurance help?

Below are a few examples of how your Accident Insurance benefits could be used:

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost income due to lost time at work
- Everyday expenses like utilities and groceries

What accident benefits are available?

The following list is a summary of the benefits provided by Accident Insurance. You may be required to seek care for your injury within a set amount of time. Note that there may be some variations by state. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Event	Benefit	Event	Benefit
Accident hospital care		Dislocations	
Surgery open abdominal, thoracic	\$1,200	Hip joint	\$3,850/\$7,700
Surgery exploratory or without repair	\$175	Knee	\$2,400/\$4,800
Blood, plasma, platelets	\$600	Ankle or foot bone(s) other than toes	\$1,500/\$3,000
Hospital admission	\$1,250	Shoulder	\$1,600/\$3,200
Hospital confinement per day, up to 365 days	\$375	Elbow	\$1,100/\$2,200
Critical care unit confinement per day, up to 15 days	\$600	Wrist	\$1,100/\$2,200
Coma duration of 14 or more days	\$17,000	Finger/toe	\$275/\$550
Transportation per trip, up to three per accident	\$750	Hand bone(s) other than fingers	\$1,100/\$2,200
Lodging per day, up to 30 days	\$180	Lower jaw	\$1,100/\$2,200
Accident care		Collarbone	\$1,100/\$2,200
Initial doctor visit	\$90	Partial dislocations	25% of the closed reduction amount
Urgent care facility treatment	\$225	Fractures	
Emergency room treatment	\$225	Hip	\$3,000/\$6,000
Ground ambulance	\$360	Leg	\$2,500/\$5,000
Air ambulance	\$1,500	Ankle	\$1,800/\$3,600
Follow-up doctor treatment	\$90	Kneecap	\$1,800/\$3,600

Medical equipment	\$120	Foot excluding toes, heel	\$1,800/\$3,600
Physical or occupational therapy up to six per accident	\$45	Upper arm	\$2,100/\$4,200
Prosthetic device (one)	\$750	Forearm, hand, wrist except fingers	\$1,800/\$3,600
Prosthetic device (two or more)	\$1,200	Finger, toe	\$240/\$480
Outpatient surgery (one per accident)	\$225	Vertebral body	\$3,360/\$6,720
X-ray	\$45	Vertebral processes	\$1,440/\$2,880
Common injuries		Pelvis except coccyx	\$3,200/\$6,400
Burns second degree, at least 36% of the body	\$1,250	Coccyx	\$400/\$800
Burns third degree, at least nine but less than 35 square inches of the body	\$7,500	Bones of face except nose	\$1,200/\$2,400
Burns third degree, 35 or more square inches of the body	\$15,000	Nose	\$600/\$1,200
Skin grafts	25% of the burn benefit	Upper jaw	\$1,500/\$3,000
Emergency dental work	\$350 crown, \$90 extraction	Lower jaw	\$1,440/\$2,880
Eye injury removal of foreign object	\$100	Collarbone	\$1,440/\$2,880
Eye injury surgery	\$350	Rib or ribs	\$400/\$800
Torn knee cartilage surgery with no repair or if cartilage is shaved	\$225	Skull – simple except bones of face	\$1,400/\$2,800
Torn knee cartilage surgical repair	\$800	Skull – depressed except bones of face	\$3,000/\$6,000
Laceration ¹ treated no sutures	\$30	Sternum	\$360/\$720
Laceration ¹ sutures up to 2"	\$60	Shoulder blade	\$1,800/\$3,600
Laceration ¹ sutures 2" – 6"	\$240	Chip fractures	25% of the closed reduction amount
Laceration ¹ sutures over 6"	\$480		
Ruptured disk surgical repair	\$800		
Tendon/ligament/rotator cuff exploratory arthroscopic surgery with no repair	\$425		
Tendon/ligament/rotator cuff one, surgical repair	\$825		
Tendon/ligament/rotator cuff two or more, surgical repair	\$1,225		
Concussion	\$225		
Paralysis - paraplegia	\$16,000		
Paralysis - quadriplegia	\$24,000		

¹ Laceration benefits are a total of all lacerations per accident.

² Closed reduction of dislocation = Non-surgical reduction of a completely separated joint. Open reduction of dislocation = Surgical reduction of a completely separated joint.

³ Closed reduction of fracture = Non-surgical. Open reduction of fracture = Surgical.

Who is eligible for Accident Insurance?

- **You**—All active employees working 18.75+ hours per week
- **Your spouse**—If you have coverage on yourself, you may enroll your spouse, as long as your spouse is under age 70 and is not covered under your employer's plan as an employee. Your spouse will be covered for the same Accident benefits as you are.
- **Your children**—If you have coverage on yourself; your natural children, stepchildren, adopted children or children for whom you are a legal guardian; are eligible to be covered under your employee paid plan, up to the age of 26. Your children will be covered for the same Accident benefits as you are and one premium amount covers all of your eligible children. If both you and your spouse are covered under this policy as an employee; then only one, but not both, may cover the same children for Accident Insurance. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children's coverage.

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What does my Accident Insurance include?

The benefits listed below are included with your Accident Insurance coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test.
 - The annual benefit amount is \$100 for completing a health screening test.
 - Your spouse's benefit amount is \$100
 - The benefit for child coverage is 50% of your benefit amount per child, with an annual maximum of \$200 for all children.
- **Accidental Death and Dismemberment (AD&D) coverage:** If you are severely injured or die as a result of a covered accident, an AD&D benefit may be payable to you or your beneficiary.
 - **Common carrier:** If the death occurs as a result of a covered accident on a common carrier, a higher benefit will be payable. Common carrier means any commercial transportation that operates on a regularly scheduled basis between predetermined points or cities.

Accidental Death Benefits		Accidental Dismemberment Benefits	
Common carrier		Loss of both hand or both feet or sight in both eyes	\$16,000
Employee	\$50,000	Loss of one hand or one foot AND the sight of one eye	\$10,000
Spouse	\$25,000	Loss of one hand AND one foot	\$10,000
Children	\$12,500	Loss of one hand OR one foot	\$5,000
Other accident		Loss of two or more fingers or toes	\$900
Employee	\$25,000	Loss of one finger or one toe	\$500
Spouse	\$10,000		
Children	\$5,000		

- **Catastrophic Accident coverage:** If you are severely injured in a covered accident, Catastrophic Accident coverage may provide an additional benefit payment. Note that you will be eligible to receive this benefit payment 365 days after the covered accident. Loss is limited to total and permanent loss of any of the following: both hands or both feet, the use of both arms or both legs, one hand and one foot, one arm and one leg, the sight of both eyes, hearing in both ears, or the ability to speak.

Catastrophic Accident Benefits	Benefit
Employee	\$120,000
Spouse	\$60,000
Children	\$30,000
Home Modification Benefit	\$5,000
Vehicle Modification Benefit	\$5,000

How much does Accident Insurance cost?

All employees pay the same rate, no matter their age. See the chart below for the premium amounts.

Rates				
Pay Periods	Employee	Employee and Spouse	Employee and Children	Family
21	\$7.25	\$12.91	\$14.97	\$20.63
26	\$5.85	\$10.43	\$12.09	\$16.67

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When is my coverage effective? 2023 open enrollment

Your coverage becomes effective on 01/01/2024 following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

New hires

- If you elect voluntary coverage, that coverage becomes effective at 12:01 AM on the latest of the following:
 - The date you are eligible for coverage, if you apply on or before that date.
 - The first day of the month following the date you return to active employment, if you are not in active employment when your coverage would otherwise become effective.
 - Coverage for your spouse and/or children becomes effective on the same date as your coverage.

Exclusions and Limitations*

Exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance and AD&D are listed below. (These may vary by state.)

Benefits are not payable for any loss caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- An accident while the covered person is operating a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.
- The catastrophic accident benefit is not payable if the covered person is in a coma at the end of the 365 day period following a covered accident.

Who do I contact with questions?

For more information please call US Enrollment Services Customer Service at (800) 735-0080

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya[®] family of companies. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16, Wellness Benefit Rider Form #RL-ACC3-WELL-16, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR-16, Catastrophic Accident Rider Form #RL-ACC3-CAR-16 Form numbers, provisions and availability may vary by state.

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