Accident Coverage

Supplement your medical plan with cash benefits that can help cover unexpected expenses for you and your dependents.

Coverage is offered at discounted group rates and benefits are paid regardless of other coverage.

How it helps

Accident insurance through Cigna provides a cushion to help cover expenses and living costs when you get hurt unexpectedly. It complements your health insurance by helping with direct or indirect costs from a serious or minor off-the-job injury.

Benefits can help with:

- Deductibles and copays
- Transportation
- Over-the-counter medicine
- Daycare or sitters
- Extra help around the house
- Other unexpected expenses

Highlights

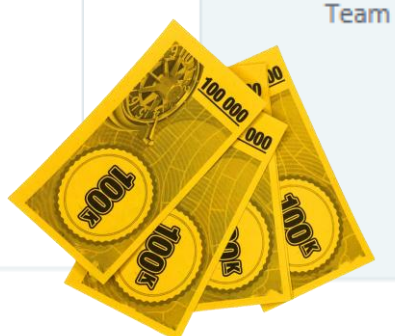
Cash for covered off-the-job injuries • Scheduled benefits paid regardless of other coverage • Spend the benefit however you choose • Helpful for active families and families with young children



Brief Summary of Benefits

Initial care	ER $150 | Urgent care $50 | PCP $50
Hospital admission / confinement	$750 + $200 per day
ICU admission / confinement	$750 + $400 per day
Open fractures	Up to $4,000
Open dislocations	Up to $4,000
Ambulance	Air $1,500 | Ground $400
Annual wellness benefit	$50

The wellness benefit is payable once per year for each covered family member who completes a qualifying screening, such as a Pap test, cholesterol test, mammogram, colonoscopy or stress test.



Monthly Contributions

Team member only

$12.57

Team member + spouse

$22.01

Team member + child(ren)

$22.90

Team member + family

$31.32