

Compass Accident Insurance

A limited benefit policy

Columbus City Schools

October, 2017

This product is issued and underwritten by ReliaStar Life Insurance Company, a member of the Voya™ family of companies

Group Accident Policy Form # RL-ACC2-POL-12; Group Accident Certificate Form# RL-ACC2-CERT-12; Spouse Accident Rider Form# RL-ACC2-SPR-12; Children's Accident Rider Form# RL-ACC2-CHR-12; Wellness Benefit Rider Form # RL-ACC2-WELL-12 form numbers may vary by state; Accidental Death & Dismemberment (AD &D) Rider Form # RL-ACC2-ADR-12; Sickness Hospital Confinement Rider Form# RL-ACC2-HCR-12; Off Job Accident Disability Income Rider Form#RL-ACC2-DIR-12. Product availability, forms numbers and provisions may vary by state.

Information contained herein is proprietary, confidential and non-public and is not for public release.

PLAN | INVEST | PROTECT



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
- Accident Insurance is a limited benefit policy
- This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act
- Features include:
 - **Guaranteed Issue:** No medical questions or tests are required for coverage
 - **Flexible:** Benefits are payable directly to the certificate holder and can be used for any purpose they choose
 - **Payroll Deductions:** Premiums are paid through convenient payroll deductions
 - **Portable:** Ongoing coverage available if employee loses or changes jobs
 - **No Waiting Period:** Coverage available as of coverage effective date

How can Accident Insurance Help?

Accidents can happen to anyone, at any time. Compass Accident Insurance can help pay for the out-of-pocket costs you may experience after an accident.

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost income due to time away from work
- Travel Expenses
- Dependent Care
- Everyday expenses like utilities and groceries



Meet John.



John works full time while playing in a summer softball league. Sliding into home base, he broke his ankle and tore his ACL.

Fortunately, the accident didn't break John's bank account – and the family vacation was saved.

	Out-of-Pocket Costs	Accident Insurance Benefit
Urgent Care Treatment	\$400	\$0
X-ray and MRI	\$300	\$110
Tendon/Ligament surgery	\$1,000	\$275
Broken Ankle, closed reduction	\$1,500	\$1,200
Medical equipment	\$150	\$40
Follow-up Doctor Visit	\$125	\$65
Physical Therapy (6 Sessions)	\$300	\$180
Total	\$3,775	\$1,870

This is an example of how coverage could work. The amounts shown above are for illustrative purposes only. Actual costs/results may vary. See the product brochure and certificate for details.

Who is eligible for Accident Insurance?

Employee Eligibility:

- Working a minimum of 20 hours a week
- Actively at work at the time of enrollment*
- On/Off Job coverage

Spouse and Children Eligibility:

- Spouse: Under age 70
- Child(ren): Birth to age 26
- Can cover only if employee is covered
- Children's Rider covers all eligible children



* Effective date of coverage may be delayed if the employee isn't actively at work on the coverage effective date.

Accident Insurance Coverage Options



- Employee Coverage Only
- Employee with Spouse Accident Rider
- Employee with Children's Accident Rider
- Employee with Spouse and Children's Accident Riders (Family Coverage)
- Composite Rates for all levels

Accident Insurance Riders

- Optional Riders
 - Spouse Accident Rider
 - Children’s Accident Rider
- Riders Automatically Included in Plan
 - Wellness Benefit Rider
 - Accidental Death and Dismemberment
 - Off-Job Accident Disability Rider
 - Sickness Hospital Confinement Rider
 - Catastrophic Accident Rider



Spouse Accident Rider

- Employees may elect coverage for their spouse who is under age 70
- Guaranteed issue
- The spouse coverage is the same benefit level selected by the employer for the employee
- If the employee coverage is ported, the spouse rider may also port
- Spouse coverage may continue in the event of divorce or death of the employee



Please refer to the policy, certificate and any riders for complete provisions, limitations and exclusions

PLAN | INVEST | PROTECT

VOYA
FINANCIAL

Children's Accident Rider



- All eligible dependent children, birth to age 26 are covered with one rider and one premium
- Employee must elect coverage to select rider
- Guaranteed Issue
- The child(ren)'s coverage is the same benefit level selected by the employer for the employee
- If the employee coverage is ported, the child(ren)'s rider may also port
- If the employee dies, child(ren) can move under the spouse

Please refer to the policy, certificate and any riders for complete provisions, limitations and exclusions

PLAN | INVEST | PROTECT



Wellness Rider

- Provides annual benefit payment of \$100 when the covered person completes a health screening test
- Child wellness benefit is 50% of the employee benefit, to a maximum of \$200 for all Children in one calendar year.
- One wellness benefit is payable per person per year
- Covered screening tests include a wide range of tests aimed at early detection



Examples of health screening tests include but are not limited to:

Pap Test, Mammography, Stress Test, Serum cholesterol test for HDL/LDL, Colonoscopy, Routine Dental and Vision Exams, Well Child/Baby Exams

Please refer to the policy, certificate and any riders for complete provisions, limitations and exclusions

Accidental Death & Dismemberment Rider

- Accidental Death within 90 days (standard) following the covered accident
- Dismemberment:
 - Physical loss must occur within 90* days (standard) of a covered accident
 - Benefit amount is determined by the loss suffered (refer to schedule of benefits)
 - Benefit amount may be offset if a laceration repair benefit has been paid for the same body part and same accident

Please refer to the policy, certificate and any riders for complete provisions, limitations and exclusions

AD & D Benefit Amounts

Accidental Death	Benefit
Common Carrier	Employee \$50,000
	Spouse \$25,000
	Children \$12,500
Other Accidents	Employee \$25,000
	Spouse \$10,500
	Children \$ 5,000
Accidental Dismemberment	
Loss of both hands or both feet or sight in both eyes	\$16,000
Loss of one hand or one foot AND sight of one eye	\$10,000
Loss of one hand AND one foot	\$10,000
Loss of one and or one foot	\$5,000
Loss of two or more fingers or toes	\$ 900
Loss of one finger or toe	\$ 500

Please refer to the policy, certificate and any riders for complete provisions, limitations and exclusions

PLAN | INVEST | PROTECT



Catastrophic Accident Rider

- **Elimination Period:** Loss must occur within 365 days immediately following the covered accident
- **Benefit:**
 - Paid at the end of Catastrophic Accident Elimination Period
 - Covered person must be alive and must not be in a coma
 - Amount may be offset by any benefit paid under the paralysis benefit or the dismemberment benefit
 - Based on the age of the Covered Person at the time of the Covered Accident.
 - **Note:** Benefit amounts will reduce by 50% when the covered person reaches age 65 and 75% at age 70.
 - Payable once per lifetime per Covered Person

Please refer to the policy, certificate and any riders for complete provisions, limitations and exclusions

Catastrophic Accident Rider Benefit

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

Please refer to the policy, certificate and any riders for complete provisions, limitations and exclusions

Exclusions

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 operating a motorized vehicle while intoxicated. Intoxication means the 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 (excluding 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 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 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, sailgliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive contests for which any type of compensation or remuneration is received.
- Any Sickness or declining process caused by a Sickness.
- Work for pay, profit or gain.

This presentation is a brief summary of the Compass Accident Policy. Product availability, forms numbers and provisions may vary by state. Please refer to the policy, certificate and any riders for complete provisions, limitations and exclusions.