



# Voluntary Accident

Cigna

## Group Accident Insurance (off-the-job)

Accident insurance can help provide you with a cushion to help cover expenses and living costs when you get hurt unexpectedly. While you can count on health insurance to cover medical expenses, it doesn't usually cover indirect costs that can arise with a serious or even not-so-serious injury. You may end up paying out of your own pocket for things like transportation, over-the-counter medicine, day care or sitters and extra help around the house. With accident insurance, the benefits you receive can help take care of these extra expenses and anything else that comes up.

With Cigna Group Accident Insurance, you can have peace of mind knowing :

- Coverage is guaranteed issue
- Benefits are paid directly to you unless assigned to someone else.
- Benefits are paid in addition to any other coverage.

### Plan Features

### Benefit Amounts

Accident Physician Treatment	\$100
X-ray	\$75
Ambulance	\$400 ground / \$1,600 air
ER Service	\$200
Dislocation/Fracture Benefit	Up to \$8,000
Hospital Confinement/Daily Benefit	\$1,000 admission / \$200 daily
Accident Follow-Up Visits	\$75/ up to 10 visits
Organized Sports Benefit	25% increase
Burns	Up to \$10,000
Wellness Benefit	\$75/ per insured per year

### Group Accident Bi-Weekly Premiums

Employee Only	\$3.65
Employee & Spouse	\$6.77
Employee & Child(ren)	\$8.56
Family	\$11.68

*\*This is not a complete description of benefits. For a complete description of benefits and policy requirements, please refer to the brochures and certificates of coverage.*