



Group Accident Life Insurance Plan

Protecting employee's financial security

Accidents happen! If an employee had an accident and missed work for a period of time, how would his/her income be affected? And think about all those extra expenses incurred - co-pays, deductibles, and unexpected out of pocket medical expenses that add up so quickly. Or, consider the possibility of having to hire help at home, additional child care, or any other unexpected expenses while in recovery. A family could spend an average of \$4,300 on out-of-pocket costs even with medical coverage.¹ ~~XXXXXXXXXX~~

The Accident Insurance Plan (the Plan) is an excellent supplement to primary medical insurance. The Plan provides cash benefits from day one for medical treatment received for accidents, injuries, ambulance services, hospitalization, and accidental death. There is no coordination of benefits. Cash benefits are paid directly to the employee on a tax-free basis; whatever the employee needs during recovery to get back to work. The Plan also provides coverage for spouse and children - protecting the whole family is easy.

Accidents happen, often when least expected.*



Falls are the leading cause of emergency medical care



Many injuries are due to motor vehicle accidents, or being struck by objects



Nearly half of the injuries leading to hospitalization are due to sports or leisure activities

*Source: National Center for Health Statistics, 2013

How does accident coverage work?

The plan provides lump sum cash benefits for treatment received for a covered accident based on the schedule of benefits in the certificate.

Accident Medical Expense: treatment received from a physician or other emergency treatment

Bone Fractures & Dislocation Benefit: treatment received from an accident that results in broken bone(s) or dislocation as well as tendon and ligament damage, ruptured discs, burns, lacerations and more. In the case of multiple injuries, only one benefit is paid

Ambulance Benefit: provides benefits for ground ambulance service and emergency air transportation to a hospital or between medical facilities

Daily Hospital Confinement Benefit: benefit for hospital room or ICU charge up to the benefit selected when the injury is a result of a covered accident

Optional riders offered by your employer may include extending coverage on and off the job, as well as spouse and child coverage, and disability income benefits

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Coverage is extended on a guaranteed issue basis and premiums are paid through the convenience of payroll deduction. Employees can rest assured benefits are paid for each covered accident. There are no pre-existing limitations, no waiting periods, and no annual maximum on benefits paid.

Life insurance products underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company) with an administrative office at 909 N. Washington Street, Alexandria, VA 22314. Products not available in all states.

