



# ACCIDENT INSURANCE



Understanding your Accident coverage



# ACCIDENT INSURANCE BENEFIT SUMMARY

## What is Accident Insurance?

This coverage pays benefits for injuries, such as cuts, broken bones, concussions and related expenses. It can help protect you and your family from the financial challenges that can come from a covered accident.

## Use your benefits any way you like.

Benefit proceeds can be used however you want, whether it's toward your mortgage, medical bills or student loans. It's up to you.

## Coverage highlights

- No health questions asked
- Affordable premiums
- Simplified claims-filing

## What benefits are included in my coverage?

Your Accident Insurance includes a range of covered accidents and additional benefits. Below are examples of the types of benefits your plan may offer. For specific details, see your enrollment guide.

Specific injury benefits	Hospital benefits	Emergency & initial accident treatment
Medical benefits	Surgery benefits	Follow-up care & transportation benefits
Catastrophic benefits	Accidental death benefits	Accidental dismemberment benefits
Medical benefits	Burns & lacerations	Organized Athletic Activity Benefit
Concussion benefit	Dental & eye injury benefit	Health Screening Benefit

**23%** of adults had to pay a **major unexpected out-of-pocket medical expense** in the prior year. <sup>1</sup>

**44%** of adults say they either **could not cover a \$400 emergency expense,** or would cover it by selling or borrowing money. <sup>1</sup>



## How does the coverage work?

When you carry Accident Insurance and have a covered accident, simply file an Accident claim with our Claims Care Team online, over the phone, or via US mail or fax. You'll be paid a total cash benefit based on the amount listed for each covered benefit and/or treatment.

## What's the difference between health insurance & Accident Insurance?

**Health insurance** covers certain medical expenses and pays your provider directly but may leave you responsible for some out-of-pocket costs. The amount paid depends on your coverage, the type of care and whether you've hit your out-of-pocket maximum.

**Accident Insurance** is supplemental coverage that can complement your health insurance and help cover your out-of-pocket expenses. The benefit amount you receive is based on the covered accident, is paid to you directly and can be used however you like.

Let's say you carry both health insurance and Accident Insurance, and you go to the emergency room with a broken leg. Your health insurance will pay the treating providers for some or all your medical expenses. Your Accident Insurance will pay you directly for your broken leg and any applicable treatments, such as an ambulance ride. The money you receive from your Accident Insurance can be used any way you choose. You could put it toward uncovered medical expenses, like co-pays, or you could use it to cover your rent or daycare expenses.

## Benefit snapshot: Xavier's goal

One night while playing a game with his local soccer league, Xavier went for a goal that left him with a broken leg and a concussion. Fortunately, he'd enrolled in Accident Insurance. The benefit Xavier received helped to offset his medical bills and cover other expenses, like time away from work, while he recovered.

### Xavier's Accident policy paid these benefits\*:

Ground ambulance:	\$150
Emergency room treatment:	\$150
Fracture (thigh, non-surgical):	\$2,500
Concussion:	\$150
<b>Total benefits paid:</b>	<b>\$2,950</b>

\*This example is for illustrative purposes only. Your plan details may vary. See your enrollment guide for more information around the specific benefits covered under your group's plan.



## How much does it cost?

See your enrollment guide or contact your plan administrator for rate details.

## Exclusions & limitations

This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary by state and may not be available in all states. In addition to any benefit-specific exclusion, benefits will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following, unless coverage is specifically provided for by name in insurance certificate:

- An injury incurred while working for pay or profit.
- Intentionally self-inflicted injury, suicide, or any attempt or threat while sane or insane.
- Participating in war or any act of war whether declared or undeclared.
- Commission or attempt to commit a felony.
- Commission of or active participation in a riot, insurrection, or terrorist activity.
- Engaging in an illegal activity or occupation.
- Flight in, boarding, or alighting from an aircraft or any craft designed to fly above the earth's surface, including any travel beyond the earth's atmosphere except a fare-paying passenger on a regularly scheduled commercial or charter airline.
- Travel in or on any on-road and off-road motorized vehicle except a golf cart that does not require licensing as a motor vehicle.
- Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the covered person receives any compensation or remuneration.
- Sickness, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- Travel or activity outside the contiguous United States, Alaska, Hawaii and the territories and possessions of the United States, Canada or Mexico.
- Voluntary ingestion or inhalation of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage.
- Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the State in which the covered accident occurred.
- Experimental or investigational procedures. Care that is not recommended and approved by a physician



## Questions?

Contact your plan administrator with questions about the offered Accident coverage.

<sup>1</sup> Federal Reserve. (May 2017.) Report on the Economic Well-Being of U.S. Households in 2016. Retrieved from: <https://disabilitycanhappen.org/disability-statistic/>.

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace benefits provide limited benefits and are not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice, as noted in the policy. For complete details see your certificate.

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WB Accident 20 – 100107 - 08012021