An extra layer of support in times of need

New York Life Group Benefit Solutions Accident insurance

The costs related to an accident, whether minor or major, can add up fast and make an already stressful time even worse. Our accident insurance pays you a lump-sum cash benefit for injuries that come from a covered accident and can help pay for expenses that may not be covered by traditional health insurance.

Who is eligible for accident insurance?

All active, Full-time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

What are some of the covered accidents under this plan?

	Standard
Coverage tier	Employee Employee + Spouse Employee + Child(ren) Employee + Family
Accident coverage type	On & Off the Job Coverage
Fractures	$350 - $8,000
Dislocations	$250 - $6,000
Other Common Injuries	
Burns (2nd and 3rd degree)	$1,000 - $20,000
Coma	$10,000
Concussion	$200
Paralysis	$13,500 - $20,000
Lacerations	$25 - $600

Emergency and Hospitalization Benefits	
Ambulance (ground and air)	$400 / $2,000
Emergency room	$300
Urgent care	$200
Hospital admission	$1,000

Health screening benefits
Our health screening benefit provides a payment if you complete a health screening test. This benefit pays $50 per screening, limited to 1 per calendar year.[1]

Additional Benefits	Standard
Organized sports Provides an increase in the Common Injury Benefits (Fractures, Dislocation and Other Common Injuries), Emergency Hospitalization Benefits and/or Treatment and Other Services benefits if your accident occurs while participating in an organized sporting activity.	Benefits increased by 25%, to a maximum additional benefit of $1,000

What other benefits are offered as part of my coverage?
Your accident insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

- **Take your accident coverage with you if you leave your job (also known as "Portability")[2]**
  If your employment is terminated, you can continue your accident insurance, and accident insurance for your insured spouse and dependent children, on a direct-bill basis.
- **Support for your health care questions.**
  Through our Health Care Support program, you'll have access to trained advocates and registered nurses to help you effectively navigate your health care plan and provide support for your questions and concerns.[3]

Contact benefits@judge.com to review the accident insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

[1] The benefit is only payable once per day even if multiple Health Screenings are provided in a single day.

[2] Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate.

[3] These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. This service is provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. Not available for individuals who reside in Washington.

Accident Insurance is a limited benefit policy and pays benefits for accidents only. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. This product is issued by New York Life Insurance and Annuity Corporation (NYLIAC), a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Accident: GBS-AI-1000.00

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