

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 who are regularly working in the United States a minimum of 30 hours per week and regularly residing in the United States and who are United States citizens or permanent resident aliens and their Spouse and Dependent Children who are United States citizens or permanent resident aliens and who are residing in the United States.

What are some of the covered accidents under this plan?

Plan 1 Benefit Amounts	
Coverage tier	Employee Employee + Spouse Employee + Child(ren) Employee + Family
Accident coverage type	On & Off the Job Coverage
Fractures	\$350 - \$8,000
Dislocations	\$300 - \$6,000
Other Common Injuries	
Burns (2nd and 3rd degree)	\$100 - \$20,000
Coma	\$10,000
Concussion	\$500
Paralysis	\$5,000 - \$10,000
Lacerations	\$25 - \$400

Emergency and Hospitalization Benefits

Ambulance (ground and air)	\$300 / \$1,000
Emergency room	\$200
Urgent care	\$150
Hospital admission	\$1,000

Organized sports

If your accident occurs while participating in an organized sporting activity, the Common Injury Benefits (Fractures, Dislocation and Other Common Injuries), Emergency Hospitalization Benefits and/or Treatment and Other Services benefits will be increased by 25%, to a maximum additional benefit of \$1,000.

Health screening benefits

Our health screening benefit provides additional payments for taking care of your health.

Plan 1 Benefit Amounts

Health screening benefit

Provides a payment if a health screening test is completed.

\$50 per screening, limited to 1 per calendar year¹

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.

› No premium payments in certain situations (also known as “Waiver of Premium”)

If you are unable to work due to a disability prior to age 60, and you have been unable to work for 9 months, we will waive the premium for accident insurance for you while you are unable to work due to a covered loss for up to 65 months.

› 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 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

Review the accident insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

Or for more information, visit <https://www.newyorklife.com/group-benefit-solution>.

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

New York Life Insurance Company

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