

Accident insurance



Benefit Highlights

For all eligible employees of Catholic Diocese OF Kansas City-St. Joseph, Policy #911701

Accidents can happen to anyone at any time. Accident insurance pays a cash benefit for injuries, treatments and loss due to a covered accident. You can use the benefit however you see fit—to help pay for out-of-pocket medical costs or everyday expenses.

This coverage is contributory, meaning that you are responsible for paying all or a portion of the cost.

You can elect coverage for:

You	You and your spouse ¹
You and your children	You and your family

An eligible child is defined as your child from birth to age 26.

Additional plan features

- **This plan pays a \$50 wellness screening benefit each year once you provide proof of an eligible health screening. We'll pay for a dependent screening too.** The application for reimbursement is easy and includes common screenings, like certain blood tests for breast, ovarian or colon cancer; Pap smear; skin cancer screening; Lipid panel (cholesterol, triglycerides, HDL, LDL); Diabetes test; cardiac exercise stress test; Electrocardiogram (ECG) or Echocardiogram; Immunizations and interscholastic sports physical exam. (List may vary by state.)
- Provides coverage for on- and off-the-job accidents
- Benefits are payable directly to you, the employee
- Pays in addition to any other coverage you may have
- No health questions or pre-existing conditions limitations

How Sun Life's Accident insurance can help

Junior was in high school when he broke his leg playing varsity basketball. His family has at least a \$2,500 medical deductible. Fortunately, Junior's mother elected Accident insurance through work. After Junior broke his leg, his family submitted a claim. After the claim was approved, they began receiving cash benefits for Junior's ambulance ride, the emergency room visit, x-rays and diagnosis of the fracture, and crutches. They also received cash benefits for follow-up visits and physical therapy appointments.

Having accident insurance helped Junior's family focus on his recovery and less on out-of-pocket medical expenses.

Note: These covered benefits may not be available with your plan. See the next section for the covered benefits being offered to you.



Accident insurance benefit schedule

The accident insurance offered to you pays the following amounts for the covered benefits listed. Unless otherwise specified, benefits are payable only once for each Covered Accident as applicable. Choose the benefit schedule that best meet your needs and your budget.

Benefit	Low Plan		High Plan	
	Open	Closed	Open	Closed
Life and Dismemberment Losses*				
Accidental Death		\$25,000		\$50,000
Accidental Death Common Carrier**		\$150,000		\$200,000
Loss of one hand, foot, leg, or arm		\$15,000		\$25,000
Loss of sight of one eye or loss of one eye		\$15,000		\$25,000
Two or more fingers or toes		\$750		\$1,500
One finger or one toe		\$375		\$750
Dislocations***				
Hip	\$2,000	\$1,000	\$4,000	\$2,000
Knee, ankle, bones of the foot	\$1,000	\$500	\$2,000	\$1,000
Elbow or wrist	\$400	\$200	\$800	\$400
Shoulder	\$500	\$250	\$1,000	\$500
Collarbone, bones of the hand	\$800	\$400	\$1,600	\$800
Finger(s) or toe(s)	\$100	\$50	\$200	\$100
Lower jaw	\$400	\$200	\$800	\$400
Fractures***				
Hip or thigh	\$2,000	\$1,000	\$4,000	\$2,000
Skull-depressed	\$3,000	\$1,500	\$6,000	\$3,000
Skull-simple	\$1,500	\$750	\$3,000	\$1,500
Vertebral process	\$350	\$175	\$700	\$350
Bones of the face	\$350	\$175	\$700	\$350
Bones of the nose	\$350	\$175	\$700	\$350
Leg	\$1,000	\$500	\$2,000	\$1,000
Vertebrae, Sternum	\$800	\$400	\$1,600	\$800
Pelvis	\$800	\$400	\$1,600	\$800
Upper jaw or upper arm	\$375	\$190	\$750	\$375
Lower jaw	\$325	\$170	\$650	\$325
Collarbone	\$325	\$170	\$650	\$325
Shoulder	\$325	\$170	\$650	\$325
Forearm	\$325	\$170	\$650	\$325
Hand	\$325	\$170	\$650	\$325
Foot	\$325	\$170	\$650	\$325
Ankle	\$325	\$170	\$650	\$325
Kneecap	\$325	\$170	\$650	\$325
Elbow	\$325	\$170	\$650	\$325
Heel	\$325	\$170	\$650	\$325
Rib	\$175	\$90	\$350	\$175
Finger	\$175	\$90	\$350	\$175
Toe	\$175	\$90	\$350	\$175
Coccyx	\$175	\$90	\$350	\$175
Multiple ribs	\$500	\$250	\$1,000	\$500
Additional Injuries				
Eye injury - Surgery		\$100		\$100
Eye Injury - object remove		\$65		\$100
Paralysis – paraplegia		\$7,500		\$7,500
Paralysis – quadriplegia		\$15,000		\$15,000
Coma		\$10,000		\$10,000
Concussion		\$150		\$150



Lacerations				
No sutures treated by doctor		\$50		\$50
Single laceration under 5 cm with sutures		\$65		\$65
5 to 15 cm with sutures (total of all lacerations)		\$100		\$100
Greater than 15 cm with sutures (total of all lacerations)		\$200		\$200
Burns				
	2nd degree	3rd degree	2nd degree	3rd degree
21 to 40 square centimeters	\$100	\$250	\$100	\$250
41-65 sq cm	\$600	\$1,000	\$600	\$1,000
66-160 sq cm	\$800	\$1,500	\$800	\$1,500
161-225 sq cm	\$1,200	\$5,000	\$1,200	\$5,000
More than 225 sq cm	\$1,500	\$5,000	\$1,500	\$5,000
Skin graft	50% of the Burn benefit			
Medical Services				
Diagnostic Exam: CT, CAT, MRI, EEG, EKG		\$50		\$100
X-ray (1 time per benefit year)		\$40		\$100
Emergency treatment in a non-emergency room		\$100		\$150
Physician's follow-up office visit (per visit, up to 6 visits per Covered Accident)		\$50		\$50
Physical Therapy per visit (up to 10 visits per Covered Accident)		\$30		\$30
Medical Devices		\$50		\$125
Prescription Drug		\$15		\$15
Prosthesis - one		\$500		\$500
Prosthesis - two		\$1,000		\$1,000
Anesthesia		\$100		\$100
Blood, Plasma or Platelet Transfusion		\$300		\$300
Hospital				
Hospital Admission		\$1,000		\$1,500
Hospital Confinement per day (up to 365 days per Covered Accident)		\$150		\$200
ICU Admission		\$1,500		\$1,500
ICU per day (up to 14 days)		\$300		\$400
Ambulance Ground		\$100		\$200
Ambulance Air		\$500		\$750
Emergency Room Admission		\$50		\$100
Family Lodging per day (up to 30 days per Covered Accident)		\$100		\$100
Transportation (100 or more miles up to 3 times per Covered Accident)		\$400		\$400
Rehab per day (per day, up to 30 days per Covered Accident)		\$100		\$100
Surgery				
Open surgery		\$1,000		\$1,000
Tendon/ligament/rotator cuff tear single		\$250		\$500
Ruptured / herniated disc		\$500		\$500
Torn knee cartilage		\$250		\$500
Wellness				
Wellness Screening (1 per year)		\$50		\$50

* Life and dismemberment losses: Benefits displayed are payable for the employee only. Spouse benefits are 100% of the employee benefit amount for death and 100% of the employee benefit amount for dismemberment. Dependent children benefits are 50% of the employee benefit amount for death and 50% of the employee benefit amount for dismemberment.

** Accidental Death Common Carrier pays an additional benefit if accidental death occurs while traveling as a fare-paying passenger on a public conveyance.

*** Open reductions are defined as requiring a surgical procedure; closed reductions do not require surgery.

Injuries and other related benefits due to a covered accident must be diagnosed or treated within a defined period of time from the date of your accident. This could be as few as three days for certain benefits. Please refer to your certificate for details.



Accident Q&A

What happens if I am injured?

Once your claim is approved, Accident insurance pays you a benefit amount if you are hurt or receive treatment as a result of a covered accident. The benefit amount you receive depends on your injury and/or the treatment you receive. Benefits are payable only once for each Covered Accident (unless noted otherwise in the benefit schedule).

Do I need accident insurance if I have major medical insurance?

Accident insurance is not intended to replace Major Medical Insurance. You may consider electing accident insurance if you would benefit from not having to dip into your savings to pay for expenses not covered by your major medical insurance plan (e.g., out-of-pocket medical expenses, childcare, rent, transportation).

Can I take my insurance with me if I leave my employer?

Generally, yes. Depending upon your state, you may be offered to continue the group insurance coverage.²

How do I file a claim?

To file your claim, we need to receive information from you and your doctor about the specific accident and the treatment provided. Forms may be downloaded from www.sunlife.com/us. Make sure to complete and sign all forms, as missing information or signatures can delay your claim.

Whom can I contact with questions about my coverage?

After the effective date of your coverage, contact our Customer Service representatives at 800-247-6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

Important plan provisions

Accident insurance

Exclusions*

The following exclusions may vary by plan and by state laws and regulations. No benefits will be payable for any loss that is the result of a Covered Accident that is due to or results from:

- war or any act of war or your active duty in any armed service during a time of war (this does not include acts of terrorism);
- Intoxication;
- operating, learning to operate, serving as a crew member of, jumping or falling from any aircraft, including those which are not motor-driven. This does not include: (1) flying as a fare paying passenger in a scheduled or chartered flight operated by a commercial airline; (2) flying as a passenger with no duties on board an aircraft operated by a private business to transport its personnel or guests; (3) flying in your Employer's corporate aircraft as a passenger or crew member; or (4) flying in a life-saving medevac or similar medical air transport service;
- operating a taxi or any other delivery service for any kind of compensation or profit;
- engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting or mountaineering;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received, including coaching or officiating;
- committing of or attempting to commit an assault, felony or other criminal act;
- active Participation in a Riot, Rebellion or Insurrection;
- committing or attempting to commit suicide, whether sane or insane, or injuring oneself intentionally;



- voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician and used as directed;
- improper or illegal use of inhalants or huffing;
- a Sickness or infection including physical or mental condition which is not caused solely by or as a direct result of a Covered Accident;
- incarceration in a penal institution of any kind;
- an Injury arising out of or in the course of any work for pay or profit. This exclusion will not apply to an Insured who is enrolled for 24-Hour Coverage.

* Subject to state law variations.

Stay on stable financial ground, even when an accident has you off your feet.



1. If permitted by the Employer's employee benefit plan and not prohibited by state law, the term "spouse" in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.

2. Subject to policy terms and state variations. Refer to your certificate for details.

Accident insurance is a limited benefit policy. It provides accident coverage only and does not provide basic hospital, basic medical, or major medical insurance. This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act. Failing to maintain Minimum Essential Coverage may result in a tax penalty.

The certificate has exclusions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy and certificate may not be available in all states.

The Effective Date of any initial, increased or additional insurance will be delayed for an Employee if he or she is not Actively at Work. The initial, increased or additional insurance will become effective on the date the Employee returns to an Actively at Work status. An Employee is considered Actively at Work if he or she performs all the regular duties of his or her job for a full work day scheduled by the Employer at the Employer's normal place of business or a site where the Employer's business requires the Employee to travel.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern.

If your accident coverage is paid with pre-tax dollars, the benefit payments may be taxable. Taxable benefit payments would be considered income and could disqualify you for Medicaid. If you currently participate or plan to participate in Medicaid you should seek advice before enrolling in accident coverage. Please consult your legal or tax advisor for more information. Sun Life does not provide tax advice.

Group accident insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 12-GP-01, 12-AC-C-01, 16-AC-C-01, 16-ACPort-C-01, 12-GPPort-01, and 12-ACPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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Rate Sheet

Coverage and **monthly** rate for Accident Insurance.

Accident coverage is contributory, meaning that you are responsible for paying for all or a portion of the cost through payroll deduction.

Low Plan:

Coverage	Monthly Cost*
Employee	\$11.51
Employee + Spouse	\$17.98
Employee + Child(ren)	\$19.37
Employee + Family	\$25.84

High Plan:

Coverage	Monthly Cost*
Employee	\$14.57
Employee + Spouse	\$24.48
Employee + Child(ren)	\$25.87
Employee + Family	\$35.78

*The rate is in effect for January 1, 2019. Contact your employer to confirm the portion of the cost for which you will be responsible.