



Accident Insurance

Product capabilities

For broker use only.

ReliaStar Life Insurance Company,
a member of the Voya® family of companies

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Accident Insurance

Compass Accident Insurance pays benefits for specific injuries and events resulting from a covered accident, which occurs on or after an insured's effective date of coverage.

This is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Benefit payments can be used for any purpose, including:

- Medical costs — copays, deductibles, coinsurance
- Unplanned expenses — meals, transportation, parking
- Bills — mortgage rent, utilities

Product highlights

Plan design flexibility

Our robust and flexible product offering helps employers build a program that meets their needs and fits seamlessly into their benefits program.

Adaptable to most enrollment systems

Our products can be included on virtually any enrollment platform or benefits administration system. In fact, we haven't found an enrollment platform or system that we couldn't effectively and efficiently implement our group products on.

True group product

Our Compass products are true group products, designed to integrate enrollment and administration to match an employer's core benefit offerings. Employers are provided with a single certificate they can distribute or post on their intranet.

Self-administered billing

There are no tedious list bills to review. An employer can be the system of record, providing us with only lives and volumes each month. They don't need to reconcile our self-administered billing to the penny and because of this, no missed deduction letters are sent out.

Who can be covered?

Employee

- Actively at work
- Working a minimum of 20* hours per week

Spouse

- Through age 69
- Can include domestic partner as the employer defines

Children

- Up to age 26
- Coverage extended for children with physical and cognitive disabilities beyond maximum age
- One premium covers all children

*16 hours for healthcare industries

3 premium payment options

Employer-paid

This is ideal for employers who are moving to a high-deductible health plan and want to provide a financial cushion for their employees. The employer can choose to pay for employee only or all family members.

Employee-paid

Employees can purchase coverage for themselves, and their spouse and children, allowing the employer to enhance their benefit offerings with little to no expense.

Combination of employer-/employee-paid

This hybrid option allows the employer to pay for a portion of the benefit offering, with employees able to purchase additional benefit amounts for themselves, and their spouse and children.

Rates

Composite

There is a single rate for each member of a coverage tier.

Example:

- Employee
- Employee + spouse
- Employee + children
- Family

Coverage

- Off-job only
- On-/off-job (24-hour coverage)



Accident benefits

Create a customized benefit program by selecting the optional benefits and benefit level that works best for your group. The following list includes the benefits provided by Compass Accident Insurance. Benefit types and amounts are determined by the plan selected, the type of injury and the care received. There may be variations by state.

Enhanced optional benefits

Sports Accident Benefit*

If a covered employee, spouse or child has an accident while participating in an organized sporting activity, the accident hospital care, accident care or common injuries benefit will be increased by 25%, to a maximum additional benefit of \$1,000.

Health System Benefit*

If a covered employee, spouse or child receives services for their accident at a facility that is owned by the employer/organization, the accident hospital care, accident care or common injuries benefit will be increased by 25%, to a maximum additional benefit of \$1,000.

5 benefit levels

Choose the level that meets the needs of your group. The higher the selected benefit level, the more expensive and robust the package. The highest level is shown below.

Accident hospital care	
Surgery open abdominal, thoracic	\$2,500
Surgery exploratory or without repair	\$350
Blood, plasma, platelets	\$650
Hospital admission	\$1,750
Hospital confinement per day, up to 365 days	\$450
Critical care unit confinement* per day, up to 15 days	\$700
Rehabilitation facility confinement* per day, up to 90 days	\$225
Coma duration of 14 or more days	\$20,000
Transportation per trip, up to three per accident	\$840
Lodging per day, up to 30 days	\$225
Family care* per child per day, up to 45 days	\$30

*This benefit is optional.

Accident care	
Initial doctor visit	\$120
Urgent care facility treatment*	\$300
Emergency room treatment*	\$300
Ground ambulance*	\$600
Air ambulance*	\$2,500
Follow-up doctor treatment	\$120
Chiropractic treatment* up to six per accident	\$75
Medical equipment	\$250
Physical or occupational therapy up to six per accident	\$75
Speech therapy up to six per accident	\$75
Prosthetic device (one)	\$1,500
Prosthetic device (two or more)	\$2,400
Major diagnostic exams*	\$500
Outpatient surgery* (one per accident)	\$300
X-ray	\$75

Common injuries	
Burns second degree, at least 36% of the body	\$1,750
Burns third degree, at least 9 but less than 35 square inches of the body	\$10,000
Burns third degree, 35 or more square inches of the body	\$22,000
Skin grafts	25% of burn benefit
Emergency dental work	\$480 crown, \$180
Eye injury removal of foreign object	\$120
Eye injury surgery	\$420
Torn knee cartilage surgery with no repair or if cartilage is shaved	\$280
Torn knee cartilage surgical repair	\$1,000
Laceration¹ treated no sutures	\$60
Laceration¹ sutures up to 2"	\$120
Laceration¹ sutures 2" – 6"	\$480
Laceration¹ sutures over 6"	\$960
Ruptured disk surgical repair	\$1,000
Tendon/ligament/rotator cuff exploratory arthroscopic surgery with no repair	\$720
Tendon/ligament/rotator cuff one, surgical repair	\$1,020
Tendon/ligament/rotator cuff two or more, surgical repair	\$1,520
Concussion	\$450
Paralysis - paraplegia	\$20,000
Paralysis - quadriplegia	\$30,000

Common injuries - fractures (closed/open reduction) ²	
Hip	
Leg	\$2,800/\$5,600
Ankle	\$2,500/\$5,000
Kneecap	\$2,500/\$5,000
Foot excluding toes, heel	\$2,500/\$5,000
Upper arm	\$2,750/\$5,500
Forearm, hand, wrist except fingers	\$2,500/\$5,000
Finger, toe	\$400/\$800
Vertebral body	\$4,200/\$8,400
Vertebral processes	\$2,000/\$4,000
Pelvis except coccyx	\$4,000/\$8,000
Coccyx	\$500/\$1,000
Bones of face except nose	\$1,400/\$2,800
Nose	\$750/\$1,500
Upper jaw	\$1,750/\$3,500
Lower jaw	\$2,000/\$4,000
Collarbone	\$2,000/\$4,000
Rib or ribs	\$600/\$1,200
Skull – simple except bones of face	\$1,750/\$3,500
Skull – depressed except bones of face	
Sternum	\$500/\$1,000
Shoulder blade	\$2,500/\$5,000
Chip fractures	25% of the closed reduction amount

¹ Laceration benefits are a total of all lacerations per accident.

² Closed reduction of fracture= Non-surgical. Open reduction of fracture=Surgical.

Common injuries - dislocations (closed/open reduction)³

Hip joint	\$4,000/\$8,000	Finger/toe	\$350/\$700
Knee	\$3,000/\$6,000	Hand bone(s) other than fingers	\$1,500/\$3,000
Ankle or foot bone(s) other than toes	\$1,800/\$3,600	Lower jaw	\$1,500/\$3,000
Shoulder	\$2,200/\$4,400	Collarbone	\$1,500/\$3,000
Elbow	\$1,500/\$3,000	Partial dislocations	25% of the closed reduction amount
Wrist	\$1,500/\$3,000		

³ Closed reduction of dislocation=Non-surgical reduction of a completely separated joint. Open reduction of dislocation=Surgical reduction of a completely separated joint

Additional benefits

Wellness Benefit

The covered employee and the covered spouse are each covered for an annual benefit of \$100* for completing a health screening test. The standard child benefit is 50% of the employee benefit amount, with a maximum of \$200* in child benefits payable per calendar year.

*Standard amount

Consecutive Wellness Benefit

This allows a one-time increase in the Wellness Benefit for receiving a health screening test in the second and subsequent years.

Accidental Death & Dismemberment (AD&D) coverage

If a covered employee is severely injured or dies as a result of a covered accident, an AD&D Benefit may be payable to the employee or their beneficiary. Spouse and children coverage is also available.

- Accidental death benefits
- Common carrier: If the death occurs as a result of a covered accident on a common carrier, a higher benefit will be payable.
- Accidental dismemberment benefits

Waiver of Premium Benefit

If a covered employee isn't working because they are totally disabled, this benefit allows the employee to continue their Accident Insurance coverage without needing to pay premiums. Employees may need to complete a waiting period before premiums are waived, during which time premiums need to be paid. Coverage for spouse and children and any other additional benefits/coverage will end when the employee is approved for Waiver of Premium.

Catastrophic Accident coverage

If a covered employee is severely injured in a covered accident, Catastrophic Accident coverage may provide an additional benefit payment. The employee will be eligible to receive this benefit payment 365 days after the covered accident. Spouse and children coverage is also available.

Two optional benefits available under this benefit include:

- Home modification
- Vehicle modification

Sickness Hospital Confinement coverage

Provides a daily benefit payment when a covered person is confined in a hospital due to a covered sickness. Spouse and children coverage is also available.

Off Job Accident Disability Income coverage

This coverage is for employees only and provides monthly benefit payments for total disability caused by a covered accident when the employee is not at work.

Note: The product contains exclusions and limitations that affect eligibility for benefit payments. More information about exclusions and limitations may be obtained from your sales representative and will be included with any final proposal. Additional benefits availability and provisions may vary by state.



The journey to retirement is not always met with a smooth road. We can help your clients prepare for unforeseen life events by helping to protect their livelihoods and retirements through an array of employee benefit insurance products.

By working with us, you benefit from:

- Solid insurance company ratings by the leading independent financial rating organizations illustrate we can meet our customer claims and guarantees
- Products that can be built on an array of enrollment platforms or benefits administration systems.
- A diverse product portfolio that complements many benefit plans
- Convenient payroll deductions based on elected premium payment option
- Seamless support with a dedicated local account team
- Prompt underwriting, efficient claims processing and more
- A competitive, relationship-focused compensation program

Our generalist approach offers a holistic view of your benefits challenges. This helps us create the solution that leverages the right mix of products and services.



For more information, please contact your local **Voya Employee Benefits** sales representative. **Visit Voya.com to learn more.**

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16, Continuation of Insurance Rider Form #RL-ACC3-CNT-16, Wellness Benefit Rider Form #RL-ACC3-WELL-16, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR-16, Catastrophic Accident Rider Form #RL-ACC3-CAR-16, Off Job Accident Disability Income Rider form #RL-ACC3-DIR-16 and Sickness Hospital Confinement Rider Form #RL-ACC3-HCR-16. Form numbers, provisions and availability may vary by state.

Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company.

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