



## Accident Insurance – New York

A limited benefit policy

### Enrollment at a Glance

Affordable insurance that can help you pay for the out-of-pocket costs you may experience after an accident.

For the employees of:  
Adelphi University

## What is Accident Insurance?

Accident insurance pays you benefits for specific events resulting from a covered accident. The amount paid depends on the type of accident and care received. You have the option to elect accident insurance to meet your needs. Accident insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

You may qualify to receive benefits for items listed below, as long as they are the result of a covered accident. See the certificate of insurance and any riders for specific details.

- Accident hospital care
- Follow-up care
- Emergency care benefits

Other features of Accident Insurance include:

- **Flexibility:** You can use the benefit money for any purpose you like.
- **No evidence of insurability:** You do not need to provide health information in order to qualify for coverage.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** Should you leave your current employer or retire, you can take your coverage with you.

## How can accident insurance help?

Below are a few examples of how your accident insurance benefits could be used:

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost time from work
- Everyday expenses like utilities and groceries

## Who is eligible for accident insurance?

- **You**—all active full-time employees working 35+ hours per week.
- **Your spouse\***— under age 70. Coverage is available only if Employee coverage is elected.
- **Your child(ren)**— to age 26. Coverage is available only if Employee coverage is elected.

\*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.

## What accident benefits are available?

The following list includes the benefits provided by accident insurance. The benefit amounts paid depend on the type of accident and care received. You may be required to seek care within a set amount of time. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

Event	Benefit
<b>Accident hospital care</b>	
<b>Hospital admission</b>	\$900
<b>Hospital confinement</b> In the New York metro, per day up to 365 days.	\$200
<b>Hospital confinement</b> Outside the New York metro, per day up to 365 days.	\$165
<b>Critical care unit confinement</b> In the New York metro, per day up to 15 days.	\$200
<b>Critical care unit confinement</b> Outside the New York metro, per day up to 15 days.	\$165

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<b>Rehabilitation facility confinement</b> In the New York metro, per day up to 30 days.	\$200
<b>Rehabilitation facility confinement</b> Outside the New York metro, per day up to 30 days.	\$165
<b>Transportation</b> per trip, up to 3 per accident	\$300
<b>Follow-up care</b>	
<b>Medical equipment</b>	\$100
<b>Physical therapy</b> per treatment, up to 6	\$25
<b>Prosthetic device</b> (one)	\$500
<b>Prosthetic device</b> (two or more)	\$1,000
<b>Emergency Care Benefits</b>	
<b>Ground ambulance</b>	\$100
<b>Air ambulance</b>	\$500
<b>Emergency room treatment</b>	\$150
<b>Initial doctor visit</b>	\$50
<b>Follow-up doctor visit</b>	\$50

### Meet Patty

As a single mom, Patty wasn't sure she'd be able to cover her son's medical expenses after he injured his leg in a car accident while out of town with friends. Thanks to her accident insurance coverage with emergency care benefits and child coverage, Patty was able to use the benefits to help pay for his medical bills, as well as to offset her time away from work while taking him to his various doctor appointments.

### Benefits paid by Patty's Accident Insurance – Level 3 with Emergency Care Benefits

	Out-of-Pocket Costs	Accident Insurance Benefit
<b>Ground ambulance</b>	\$400	\$100
<b>Hospital confinement (2 days)</b>	\$800	\$330
<b>Transportation (one trip)</b>	\$85	\$300
<b>Medical equipment</b>	\$150	\$100
<b>Follow-up doctor visit</b>	\$125	\$50
<b>Lost time from work</b>	\$300	--
<b>Total</b>	<b>\$1,860</b>	<b>\$880</b>

This is an example of how coverage could work. The amounts shown are an example only. Actual costs/results may vary.

### What does my accident insurance include?

Accident Insurance provides the following additional benefits. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit once per year, even if you complete multiple health screening tests.
  - Examples of health screening tests include but are not limited to: Pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.
  - The annual benefit is \$100 for completing a health screening test.
  - If your spouse and children are covered for accident insurance, they are also covered by the Wellness Benefit. Your spouse's benefit amount is also \$100. The benefit for child coverage is \$50 with an annual maximum of \$200 for children's benefits.

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## What optional benefits are available?

The benefits listed below are optional to include with your Accident Insurance. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Spouse\* Accident Insurance:** If you have coverage for yourself, you may enroll your spouse, as long as your spouse is under age 70 and is not covered under the Policy as an Employee.
  - Your spouse will have the same benefits that you have under the base coverage.
  - There are no medical questions your spouse needs to answer or medical tests your spouse needs to take in order to get coverage.

\*The use of "spouse" in this form means a person insured as a spouse as described in the certificate of insurance or benefit. This may include domestic partners or civil union partners as defined by the plan. Please contact your employer for more information.

- **Children's Accident Insurance:** As long as you have accident coverage on yourself, your natural child(ren), stepchild(ren), adopted child(ren) or child(ren) for whom you are a legal guardian are eligible to be covered under your employer's plan, up to the age of 26.
  - Your children will have the same benefits that you have under the base coverage.
  - There are no medical questions you need to answer or medical tests your child(ren) need(s) to take in order to get coverage.
  - This benefit covers all of your eligible children.
  - If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children under this benefit. If the parent who is covering the children stops being insured as an employee than the other parent may apply for children's coverage.

## How much does Accident Insurance cost?

All employees pay the same rate, no matter their age. See the chart below for the premium amounts.

Monthly Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$6.63	\$13.48	\$14.16	\$21.01

## Exclusions and Limitations

Exclusions in the Certificate, Spouse Accident Insurance Rider, Children's Accident Insurance Rider and AD&D Rider are listed below. Benefits are not payable for any loss caused in whole or directly by any of the following\*:

- Participation or attempt to participate in a felony or being engaged in an illegal occupation.
- Suicide, attempted suicide or any intentionally self-inflicted Injury.
- War or any act of war, whether declared or undeclared (other than acts of terrorism).
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism or drug addiction.
- Being intoxicated or under the influence of a narcotic unless administered on the advice of a Doctor.
- Aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
- Participation as a professional in athletics or sports.
- Any sickness or declining process caused by a sickness.
- Work for pay, profit or gain for which benefits are paid under any state or Federal workers' compensation, employers' liability or occupational disease law.

\*See the certificate of insurance and riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

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## Who do I contact with questions?

For more information, please call the Voya Employee Benefits Customer Service Team at 1-(888)-238-4840.

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. Accident Insurance is underwritten by ReliaStar Life Insurance Company of New York, a member of the Voya<sup>®</sup> family of companies. Policy Form #RNY-ACC2-POL-12; Certificate Form #RNY-ACC2-CERT-12; and Rider Forms: Spouse Accident Rider Form #RNY-ACC2-SPR-12, Children's Accident Rider Form #RNY-ACC2-CHR-12, and Wellness Benefit Rider Form #RNY-ACC2-WELL-12.

CN0824-16849-0816

Compass Accident, #67280-7, Acct # 001 , 10/26/2016

172512-08/28/2015

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