



## ACCIDENT INSURANCE.

In the U.S., a disabling injury occurs every second, and an accidental death occurs every 4 minutes.<sup>1</sup> And, more than 3.5 million children ages 14 and younger get hurt each year playing sports or participating in recreational activities.<sup>2</sup>

### WHAT IS IT?

With Accident insurance, you'll receive a lump-sum payment for a covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or your utility bills.

Plus, getting coverage is easy and affordable with:

- Guaranteed issue; no health questions asked

- Easy payroll deduction of premiums (that will never increase due to your age)
- Benefits available for your spouse and dependent child(ren)
- Direct payment to you or to your beneficiary
- Coverage portability. If you change jobs, you can take the same benefits with you at the same cost.

Accident insurance provides benefits for covered accidental injuries, related services and treatments. Examples include:

- Diagnostic exams, x-rays and other emergency services
- Initial and follow-up physician visits
- Ambulance transportation
- Hospital admission and confinement

*continued*



### CASE ILLUSTRATION: EDGAR'S STORY.<sup>5</sup>

While traveling to pick up his children after soccer practice, Edgar is in a car accident. He's taken by ambulance to the hospital for a broken leg. While there, Edgar receives various services. Our plan would pay a benefit amount for each service covered as a result of the accident: You get the picture - medical expenses following an accident add up quickly. If the unexpected happens to you or an insured loved one, this Accident insurance plan provides benefits to help with those expenses, regardless of any other insurance you have.

- Follow-up/recovery services, including physical therapy and chiropractic care
- And more...

**NOTE:** Your Accident Insurance Benefit Highlight Sheet lists covered accidents and additional benefits that may be included in your plan.

### WHY DO I NEED IT?

An accident can happen to anyone, and recovery can be costly. Your major medical insurance may pick up most of the tab, but leave you with out-of-pocket expenses that add up quickly. Accident insurance can help ease the unplanned financial burden by complementing other insurance you may have, including major medical and disability coverage. As medical costs continue to rise, this additional layer of financial protection may make a difference at a time when you and your family need it most.

In addition to providing a financial benefit, our accident insurance includes access to professionals who can support you in your recovery at no additional cost.

- HealthChampion<sup>SM</sup> <sup>3, 4</sup> - Unlimited access to administrative and clinical experts who can guide you through your health concerns and care options.
- Ability Assist<sup>®3</sup> - 24/7 access to trained professionals and resources for assistance with the financial, legal and emotional issues that may follow an accident.

**Prepare. Protect. Prevail.<sup>®</sup>**

Visit us at [THEHARTFORD.COM/EMPLOYEEBENEFITS](http://THEHARTFORD.COM/EMPLOYEEBENEFITS)

The Hartford<sup>®</sup> is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT.

<sup>1</sup> Injury Facts. National Safety Council. 2014 Edition. P. 37. Print. Viewed on 06/18/2015

<sup>2</sup> "Sports Injury Statistics." Health Library. Johns Hopkins Medicine, n.d. Web. 18 June. 2015. <[http://www.hopkinsmedicine.org/healthlibrary/conditions/pediatrics/sports\\_injury\\_statistics\\_90,P02787](http://www.hopkinsmedicine.org/healthlibrary/conditions/pediatrics/sports_injury_statistics_90,P02787)>

<sup>3</sup> Ability Assist<sup>®</sup> and HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych<sup>®</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych

<sup>4</sup> HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

<sup>5</sup> This benefit example is fictitious and for illustrative purposes. The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you. The amounts shown are from The Hartford's Accident Plan 1

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