



## ACCIDENT INSURANCE



2121 N. Glenville Drive  
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www.mgmbenefits.com

### WHAT IT DOES

Accident insurance helps protect against the financial burden that accident-related costs can create.

It complements other benefits, including traditional healthcare insurance, and – when combined with Voluntary Critical Illness – allows you to offer an affordable, complete benefits package to employees without undue business expense.

### WHAT'S COVERED?

Our Accident insurance provides benefits for more than 80 accidental injuries, related expenses and treatments in each of the following coverage categories.

#### **Emergency, Hospital & Treatment Care Benefits**

- Emergency transportation
- Initial care (ER, urgent care)
- Diagnostic exams and more

#### **Specified Injury & Surgery Benefits**

- Dislocations
- Fractures
- Surgery
- Burns and more

#### **Catastrophic Benefits**

- Accidental death
- Dismemberment
- Coma
- Paralysis and more

*continued*





In the U.S., a disabling injury occurs **EVERY SECOND**, and an accidental death occurs **EVERY FOUR MINUTES**.<sup>1</sup>



### HOW IT'S FLEXIBLE

We help you choose the Accident plan options that will best suit the specific needs of your company.

Our flexible offering includes: Plan 1, Plan 2 or Plan 3. Each plan includes all three coverage categories at the plan's set coverage level.

We've also provided the option to custom-build an Accident plan that's just right for employees. Choose a different coverage level for any of our three coverage categories (i.e., Level 1 Coverage for Emergency Hospital & Treatment Care Benefits, Level 2 Coverage for Specified Injury & Surgery Benefits and Level 3 Coverage for Catastrophic Benefits).

You can also offer on-the-job (24-hour) or off-the-job only protection.

### WHY IT'S VALUABLE

Accident insurance from The Hartford helps relieve financial strain for employees in the event of a covered accident, while also helping to curb costs. Claims payments are made in flat amounts based on services incurred during an accident.

All this is available with affordable group rates, on a guaranteed issue basis (no health questions) and with no required waiting periods, in addition to:

- Easy payroll deduction of premiums
- Composite rates by coverage tier (Employee Only, Employee + Spouse, Employee + Child or Family)
- The same benefit amounts for the employee and any dependents (except for accidental death amounts)
- Portability of coverage with current benefits and rates
- Only 10 insured lives required for participation

*continued*

**ACCIDENT CASE EXAMPLE** *(For illustrative purposes only)*

While traveling on business, employee Edgar is in a car accident. He's taken via ambulance to the hospital for a broken leg. While there, Edgar receives treatment for his injuries, and is referred to pain management specialists. Our plan would pay a flat amount for each service covered as a result of the accident.

COVERED BENEFIT	ACCIDENT PLAN PAYS
<b>Ground Ambulance</b>	\$400
<b>ER</b>	\$150
<b>X-Ray</b>	\$150
<b>CT Scan</b>	\$200
<b>Leg Fracture (Closed/Non-surgical)</b>	\$1,000
<b>Medical Appliance</b>	\$100
<b>Accident Follow-up (2 visits)</b>	\$150 (\$75/visit x 2)
<b>Chiropractor (6 visits)</b>	\$450 (\$75/visit x 6)
<b>Physical Therapy (3 visits)</b>	\$225 (\$75/visit x 3)
<b>Total Accident benefits paid to Edgar</b>	<b>\$2,425</b>
<b>Total out-of-pocket expenses &amp; co-pay for this one Accident</b>	<b>\$2,100</b>

**WHY THE HARTFORD?**

There are many reasons why The Hartford is a smart choice for Employee Benefits. Our industry know-how, service innovation and experience in the Voluntary space are just a few reasons why companies have trusted us for over 60 years.



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To learn more about us, visit us online at [MGMBENEFITS.COM/THEHARTFORD](http://MGMBENEFITS.COM/THEHARTFORD).



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**Prepare. Protect. Prevail. With The Hartford.®**

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<sup>1</sup> Injury Facts. National Safety Council. 2014 Edition. P. 37. Print.

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