

Summary of Benefits

Group Accident Insurance | Effective: 01/01/2027 | Group #: 0012345 (Sample Company, Inc.)

How This Coverage Works

Pays fixed cash benefits directly to you when a covered injury happens — on or off the job. Use the money however you need, from medical bills to everyday expenses while you recover. Coverage extends to your whole family, so a kid's broken arm at soccer practice pays the same scheduled benefit. No health questions to enroll; benefits pay on top of your medical plan.

Schedule of Benefits

Covered Benefit	Benefit Amount	Limit
Emergency Room Visit	\$200	Per accident
Urgent Care Visit	\$100	Per accident
Fractures	Up to \$4,000	By bone, per accident
Dislocations	Up to \$3,000	By joint, per accident
Major Diagnostic (MRI/CT)	\$150	Per accident
Follow-up Physician Visit	\$50/visit	Up to 6 visits
Ground Ambulance	\$300	Per accident
Hospital Admission	\$1,000	Per accident

Plan Provisions

Provision	Detail
Coverage	24-hour — injuries on and off the job
Wellness Benefit	\$50 per covered person per year for a covered health screening
Health Questions	None — guaranteed issue at enrollment
Portability	Portable if you leave the company
Premium Contributions	100% employee-paid via payroll deduction

Limitations and Exclusions

Benefits are not payable for injuries caused by war, intentionally self-inflicted injury, or illegal activities. Benefits are paid per the schedule regardless of actual medical costs. See the certificate of coverage for complete provisions.