

### **Broaden your clients' benefits with a voluntary Accident plan**

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People don't usually budget for accidents. But when they happen, the cost of an injury due to an accident can be staggering. That's where accident protection can help.

Offering a voluntary Accident plan is a great way for Large Group employers to build their health benefits portfolio and enhance their employees' financial well-being — without added costs.

Our Accident plans pay a lump-sum after a covered event. Members can use the money to pay health care bills. Or they can use it for daily living expenses, like rent, food, transportation or help around the house.

Accident plans have 24-hour or off-the-job options. Here are some features:

- Available to ages 18 to 84 actively at work
- Single composite rates for all ages
- Guaranteed issue for all ages
- Employees can keep coverage if they leave their employer<sup>1</sup>
- Automatic claims notification when paired with our medical plans
- Perpetual guaranteed issue for all open enrollment periods (no medical evidence required)

Benefits cover:

- Hospital and emergency
- Follow-up care
- Specified injury & surgeries (like concussion, knee cartilage, lacerations)
- Catastrophic injury
- Accidental death and dismemberment
- Dislocations
- Fractures

### **Want to know more about our new voluntary Accident plans?**

Reach out to your Specialty representative.

<sup>1</sup>**Not available in all states.**

*This article applies to:*

- Virginia
- Large Group