



Compass Accident Insurance

Benefits 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:
Bickford Senior Living Group, LLC



ReliaStar Life Insurance Company, a member of the Voya® family of companies

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What is Accident Insurance?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs while you are not at work, on or after your coverage effective date. The benefit amount depends on the type of injury 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.

Other features of Accident Insurance include:

- **Guaranteed issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** If 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 income due to lost time at work
- Everyday expenses like utilities and groceries

Who is eligible for Accident Insurance?

- **You**—all active employees working 16+ hours per week.
- **Your spouse***— under age 70 at time of initial enrollment. Coverage is available only if employee coverage is elected.
- **Your children**— 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 includes 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 is a summary of the benefits provided by Accident Insurance. You may be required to seek care for your injury within a set amount of time. Note that there may be some variations by state. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Event	Benefit
Accident hospital care	
Surgery open abdominal, thoracic	\$1,200
Surgery exploratory or without repair	\$175
Blood, plasma, platelets	\$600
Hospital admission	\$1,250
Hospital confinement per day up to 365	\$375
Critical care unit confinement per day, up to 15 days	\$600
Rehabilitation facility confinement per day for 90 days	\$200
Coma duration of 14 or more days	\$17,000
Transportation per trip, up to 3 per accident	\$750
Lodging per day, up to 30 days	\$180
Family Care Per child per day up to 45 days	\$25

Event	Benefit
Accident Care	
Initial doctor visit	\$90
Urgent care facility treatment	\$225
Emergency room treatment	\$225
Ground ambulance	\$360
Air ambulance	\$1,500
Follow-up doctor treatment	\$90
Chiropractic treatment up to 6 per accident	\$45
Medical equipment	\$120
Physical or occupational therapy up to 6 per accident	\$45
Speech Therapy Up to 6 per accident	\$45
Prosthetic device (one)	\$750
Prosthetic device (two or more)	\$1,200
Major diagnostic exam	\$240
Outpatient surgery (1 per accident)	\$225
X-ray	\$45

¹ Laceration benefits are a total of all lacerations per accident.
² Closed Reduction of Dislocation = Non-surgical reduction of a completely separated joint. Open Reduction of Dislocation = Surgical reduction of a completely separated joint.
³ Closed Reduction of Fracture = Non-surgical. Open Reduction of Fracture = Surgical.

Event	Benefit
Common injuries	
Burns second degree, at least 36% of the body	\$1,250
Burns 3rd degree, at least 9 but less than 35 square inches of the body	\$7,500
Burns 3rd degree, 35 or more square inches of the body	\$15,000
Skin grafts	25% of the burn benefit
Emergency dental work	\$350 crown, \$90 extraction
Eye injury removal of foreign object	\$100
Eye injury surgery	\$350
Torn knee cartilage surgery with no repair or if cartilage is shaved	\$225
Torn knee cartilage surgical repair	\$800
Laceration¹ treated no sutures	\$30
Laceration¹ sutures up to 2"	\$60
Laceration¹ sutures 2" – 6"	\$240
Laceration¹ sutures over 6"	\$480
Ruptured disk surgical repair	\$800
Tendon/ligament/rotator cuff exploratory arthroscopic surgery with no repair	\$425
Tendon/ligament/rotator cuff one surgical repair	\$825
Tendon/ligament/rotator cuff two or more surgical repair	\$1,225
Concussion	\$225
Paralysis - paraplegia	\$16,000
Paralysis – quadriplegia	\$24,000

Event	Benefit
Fractures	Closed/open reduction ³
Hip	\$3,000/\$6,000
Leg	\$2,500/\$5,000
Ankle	\$1,800/\$3,600
Kneecap	\$1,800/\$3,600
Foot excluding toes, heel	\$1,800/\$3,600
Upper arm	\$2,100/\$4,200
Forearm, hand, wrist except fingers	\$1,800/\$3,600
Finger, toe	\$240/\$480
Vertebral body	\$3,360/\$6,720
Vertebral processes	\$1,440/\$2,880
Pelvis except coccyx	\$3,200/\$6,400
Coccyx	\$400/\$800
Bones of face except nose	\$1,200/\$2,400
Nose	\$600/\$1,200
Upper jaw	\$1,500/\$3,000
Lower jaw	\$1,440/\$2,880
Collarbone	\$1,440/\$2,880
Rib or ribs	\$400/\$800
Skull – simple except bones of face	\$1,400/\$2,800
Skull – depressed except bones of face	\$3,000/\$6,000
Sternum	\$360/\$720
Shoulder blade	\$1,800/\$3,600
Chip fractures	25% of the closed reduction amount

Event	Benefit
Dislocations	Closed/open reduction ²
Hip joint	\$3,850/\$7,700
Knee	\$2,400/\$4,800
Ankle or foot bone(s) other than toes	\$1,500/\$3,000
Shoulder	\$1,600/\$3,200
Elbow	\$1,100/\$2,200
Wrist	\$1,100/\$2,200
Finger/toe	\$275/\$550
Hand bone(s) other than fingers	\$1,100/\$2,200
Lower jaw	\$1,100/\$2,200
Collarbone	\$1,100/\$2,200
Partial dislocations	25% of the closed reduction amount

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What does my Accident Insurance include?

The benefits listed below are included with your Accident Insurance coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

- **Sports Accident Benefit:** If your accident occurs while participating in an organized sporting activity as defined in the certificate, the Accident Hospital Care, Accident Care or Common Injuries benefit will be increased by 25%, to a maximum additional benefit of \$1,000.
 - If your spouse and/or children are covered for Accident Insurance, their coverage includes this benefit.
 - This benefit only applies to the events in the table above. It does not apply to any of the additional benefits/coverage outlined in this section.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests.
 - Examples of health screening tests for adults 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.
 - Examples of health screening tests for children include but are not limited to: well child exams to age 18, routine vision exams and dental exams.
 - The annual benefit amount for adults is \$50 for completing a health screening test.
 - If your spouse and/or children are covered for Accident Insurance, they are also covered for the Wellness Benefit. Your spouse's benefit amount is also \$50. The benefit for child coverage is \$25 per child with an annual maximum of \$100 for all children.

- **Accidental Death and Dismemberment (AD&D) coverage:** If you are severely injured or die as a result of a covered accident, an AD&D benefit may be payable to you or your beneficiary.
 - If your spouse and/or children are covered for Accident Insurance, their coverage includes AD&D.

Accidental Death Benefits	Benefit
Common Carrier: If the death occurs as a result of a covered accident on a common carrier a higher benefit will be paid. Common carrier means any commercial transportation that operates on a regularly scheduled basis between predetermined points or cities.	
Employee	\$100,000
Spouse	\$50,000
Children	\$25,000
Other Accidental Death	
Employee	\$50,000
Spouse	\$20,000
Children	\$10,000

Accidental Dismemberment Benefits	Benefit
Loss of both hand or both feet or sight in both eyes	\$28,000
Loss of one hand or one foot AND the sight of one eye	\$22,000
Loss of one hand AND one foot	\$22,000
Loss of one hand OR one foot	\$12,500
Loss of Two or more fingers or toes	\$1,800
Loss of one finger or one toe	\$1,250

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- **Catastrophic Accident coverage:** If you are severely injured in a covered accident, Catastrophic Accident coverage may provide an additional benefit payment. Note that you will be eligible to receive this benefit payment 365 days after the covered accident.
 - Loss is limited to total and permanent loss of any of the following: both hands or both feet, the use of both arms or both legs, one hand and one foot, one arm and one leg, the sight of both eyes, hearing in both ears, or the ability to speak.
 - If your spouse and/or children are covered for Accident Insurance, their coverage includes Catastrophic Accident coverage

Catastrophic Accident Benefits	Benefit
Employee	\$120,000
Spouse	\$60,000
Children	\$30,000
Home Modification Benefit	\$5,000
Vehicle Modification Benefit	\$5,000

What optional benefits are available?

You may choose to include the optional benefits below with your Accident Insurance coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

- **Spouse* Accident Insurance:** If you have coverage on yourself, you may enroll your spouse, as long as your spouse is under age 70 at time of initial enrollment and is not covered under your employer’s plan as an employee.
 - Your spouse will be covered for the same Accident benefits as you are.
 - Guaranteed issue: No medical questions or tests are required for coverage.

*The use of “spouse” in this form means a person insured as a spouse as described in the certificate of insurance or rider. This includes domestic partners or civil union partners as defined by the plan. Please contact your employer for more information.

- **Children’s Accident Insurance:** If you have coverage on yourself, your natural children, stepchildren, adopted children or children 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 be covered for the same Accident benefits as you are.
 - Guaranteed issue: No medical questions or tests are required for coverage.
 - One premium amount covers all of your eligible children.
 - If both you and your spouse are covered under your employer’s plan as an employee, then only one, but not both, may cover the same children for Accident Insurance. If the parent who is covering the children stops being insured as an employee, then 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. Rates shown are guaranteed until June 30, 2022.

Monthly Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$13.44	\$22.45	\$26.25	\$35.26

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Exclusions and Limitations

Exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance and AD&D are listed below. (These may vary by state.)

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 illegal activity.
- An accident while the covered person is operating a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- 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, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded. Performing these acts as part of your employment with the Employer is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.
- Work for pay, profit or gain.

*See the certificate of insurance and riders for a complete list of available benefits, exclusions and limitations.

Exclusions and limitations for Catastrophic Accident coverage (may vary by state) are the same as the exclusions in the Certificate, plus:

- The catastrophic accident benefit is not payable if the covered person is in a coma at the end of the 365 day period following a covered accident.
- The catastrophic accident benefit reduces to 50% at age 65 and to 25% of the initial benefit amount at age 70.

Who do I contact with questions?

For more information contact the Voya Employee Benefits Customer Service Team at (877)236-7564.

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, a member of the Voya[®] family of companies. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16, Wellness Benefit Rider Form #RL-ACC3-WELL-16, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR-16 and Catastrophic Accident Rider Form #RL-ACC3-CAR-16. Form numbers, provisions and availability may vary by state.

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