

You can never anticipate an accident but you can financially protect yourself when you experience one. The Accident Protection Plan is accident insurance that is designed to ensure that, should you or your covered dependents experience a covered accident, you would receive a lump sum payment that you decide how, when, and where to use it. Whether you use it to pay for medical out-of-pocket expenses, lost income or other household needs, additional cash can make a big difference. Coverage is for accidents that occur on and off the job, 24 hours a day.

Benefit Levels
Associate Only
Associate + Spouse or Domestic Partner
Associate + Child(ren)
Family

To receive benefit for a covered accident, the member must complete and submit an Accident Insurance claim form to United Healthcare Specialty Benefits. Claim forms are posted on Grande's SharePoint intranet website and on UltiPro.

How does it actually work? Matt was playing in his weekly men's softball game. Trying to slide into second base, he tore a knee ligament and broke a wrist. Matt was taken to an emergency room, where he was treated for his injuries. He had surgery to repair the knee ligament. After the operation, Matt had physical therapy. In the example below you can see how the benefits are paid out.

Silver Accident Protection Plan coverage	
Base & Enhanced Plan coverage	
Ambulance (ground)	
ER visit	
Initial physician visit	
Diagnostic X-ray exam	
Surgical ligament tear repair	
Knee brace	
Follow-up physician visit	
Physical therapy session (\$30 per day up to 6 days)	
Organized sports injury benefit	
Base and Enhanced Payment	

BASE BENEFITS			
Benefit		Benefit	
Accidental Death*		Hospital Admission	
Accidental Dismemberment* -Both hands or feet or combination -One hand or foot -Two or more fingers or toes or combination -One finger or toe		Hospital Inpatient Stay – per day, up to 365 days	
		Hospital Intensive Care Unit (ICU) Admission	
		Hospital ICU Inpatient Stay—per day, up to 30 days	
		Air Ambulance	
Accidental Death Common3 Carrier*		Ground Ambulance	
*Child benefit of associate/spouse and only one benefit per accident (largest benefit)		Emergency Room Treatment	
		Initial Physician (Office) Visit	
¹ A common carrier is a company that provides some sort of public transportation. For the types of public transportation covered by UnitedHealthcare's Accident Protection Plan, refer to the certificate of coverage.			

Important Details

Exclusions and Renewal Provisions:

The policy does not cover loss due to disease, bodily or mental infirmity; suicide or intentionally self-inflicted injury, participating in a riot or felony; war; drug use not prescribed by a physician; loss occurring while intoxicated or engaged in hazardous activities including any kind of air diving / gliding / bungee jumping, off road motor use or motor race, stunt driving or speed testing; travel in a private aircraft (or commercial except as a fare paying passenger on a flight with at least 15 seats); engaging in semi or professional sports. Injury on the job is only covered under the 24 hour option.

Coverage continues, upon timely payment of premium, unless terminated because the person is no longer actively at work for the sponsoring employer, or no longer meets the specific eligibility requirements stated in the Policy, or the Policy terminates. The policy is renewable at the option of the company, See the policy for terms and periods related to continuation during approved leaves.

Benefit provisions, exclusions and limitations may vary as a result of state specific requirements and/or the plan designs selected by the group.

ENHANCED BENEFITS

Benefit		Benefit			
Major Diagnostic Exam		Organized Sporting Activity Injury Increases amount payable under <u>Follow Up Care and Common Injuries</u> section			
Follow up Physician Visit					
Physical Therapy- per day up to 6 days					
Medical Appliances (equipment)		Concussion – Once per 12 month period			
Prosthetic - per prosthesis, maximum 2 devices		Coma			
Rehabilitation Unit–per day, up to 30 days		Dental Emergency Broken teeth repaired with crown(s) Broken teeth resulting in extractions			
Burns					
2nd Degree (at least 36% of body surface)		Eye Surgery			
3rd Degree (9 to 34 square inches)		Family Child Daycare (per day up to 30 days)			
3rd Degree (35 or more square inches)					
Skin Grafts -25% of Burn Benefit		Family Lodging (per day)			
Ruptured Disc		Transportation (for Special treatment more than 100 miles away-up to 3 trips per accident)			
Tendon/Ligament/Rotator Cuff/Knee Cartilage Surgery to Repair one		Lacerations (cuts and scrapes) Laceration not requiring stitches, staples or glue Total of All Lacerations: Not more than 5 cm More than 5 cm, but less than 15cm More than 15 cm			
Surgery to Repair more than one					
Exploratory surgery w/o repair					
Blood/Plasma/Platelets					
Paralysis Quadriplegia (paralysis of all four limbs) Paraplegia (paralysis of legs) Hemiplegia (paralysis of one side of the body)		Abdominal/Thoracic (Abdomen/chest) Surgery Surgery to repair Exploratory Surgery w/o repair			
Dislocations:			Fractures (broken bones):		
Surgical Correction Type:	Open Reduction ¹	Closed Reduction ² w/anesthesia	Surgical Correction Type:	Open Reduction ¹	Closed Reduction ² w/anesthesia
Hip			Skull (except bones of face or nose)		
Knee (except Patella or knee cap)			Depressed (dented)		
Ankle or Foot (other than toes)			Simple (cracked)		
Collar Bone (Sternoclavicular)			Hip, Thigh (femur)		
Lower Jaw, Shoulder, Wrist, Hand or Elbow			Face, Nose, Upper Jaw or Upper Arm		
One Toe or Finger			Lower Jaw, Shoulder Blade, Collarbone, or Vertebral Process (part of spinal bones)		
			Forearm, Hand, Wrist, Kneecap, Foot or Ankle		
Wellness Benefit* – 1 per calendar year For Associate and Insured Spouse i.e. Stress test, blood test, chest x-ray, Mammography, pap smear, PSA, etc *Not available for children			Rib		
			Coccyx (tailbone)		
			Finger or Toe		
			Chip Fractures		

¹Realignment with incision
²Realignment without incision