



## ACCIDENT INSURANCE

# Even a slip can catch employees off guard—the expenses that come with it don't have to

Sun Life offers two accident insurance plans to meet the various needs of different employee populations.

### An accident can happen to anyone

Unintentional falls are the number one or two nonfatal injuries treated in U.S. emergency rooms for people in all age groups.<sup>1</sup>

Essential Plan	Preferred Plan
Offers a simple benefit schedule that's easy to understand, at a price affordable to employees at all levels of an organization	Offers a robust benefit schedule that can be customized by you to best meet your employees' needs
Pays cash benefits for fractures, dislocations, hospital confinements, emergency room and outpatient office visits, ambulance rides (air or ground), medical devices, and includes an AD&D benefit (including loss of hearing or sight)	Pays cash benefits for <ul style="list-style-type: none"> <li>injuries including fractures, dislocations, concussions, and more</li> <li>related care that ranges from ER/urgent care visits and x-rays to surgical procedures and physical therapy</li> <li>loss (AD&amp;D), with accidental death benefits up to \$250,000</li> </ul>
Benefits are payable multiple times, up to a Maximum Benefit Amount, per covered accident	Benefits for injuries are payable once for each covered accident (unless stated otherwise in the certificate). Benefits for hospital stays and related care are payable up to a specific number of days or visits for each covered accident.
No annual or lifetime maximums	No annual or lifetime maximums (with the exception of concussions)
Simple offering, employers choose up to three (among seven) benefit schedules to offer to employees	Robust offering, employers can <ul style="list-style-type: none"> <li>offer pre-set low/mid/high benefit schedules and/or</li> <li>customize a schedule by increasing or decreasing payment amounts or removing benefits</li> </ul>
Consider the Essential Plan for: <ul style="list-style-type: none"> <li>Employees and families with fewer savings to cover unanticipated bills</li> <li>Employees who have high deductible health plans or who are concerned about having to pay out-of-pocket medical expenses</li> <li>Millennials (younger workers born after 1979) who may see greater value in portable accident insurance (and an accident disability benefit) versus other coverages</li> </ul>	Consider the Preferred Plan for: <ul style="list-style-type: none"> <li>Employees who have high deductible health plans or who are concerned about having to pay out-of-pocket medical expenses</li> <li>Employees with active lifestyles</li> <li>Families with dependent children, including high school and college athletes who participate in sports with higher rates of injury</li> </ul>



**Additional highlights common to both plans:**

- Guaranteed Issue
- Provides coverage options for employees, spouses<sup>2</sup>, and dependents
- No reductions for other coverages
- Pays benefit directly to the employee
- Composite rates
- 24-hour or Off-Job
- HSA-compatible
- Portable (depending on state availability)
- Optional Accident Disability Benefit for employee and spouse<sup>2</sup>
- Emergency Travel Assistance and Identity Theft Protection<sup>3</sup> (if requested by the employer)

To learn more, call your local Sun Life Employee Benefits Representative or our Employee Benefits Internal Sales Desk at 877-736-4739.

1. Centers for Disease Control and Prevention, "National Estimates of the 10 Leading Causes of Nonfatal Injuries Treated in Hospital Emergency departments, United States—2010." [http://www.cdc.gov/Injury/wisqars/pdf/National\\_Estim\\_10\\_Leading\\_Causes\\_Nonfatal\\_Injuries\\_Tx\\_Hospital-ED\\_US2010-a.pdf](http://www.cdc.gov/Injury/wisqars/pdf/National_Estim_10_Leading_Causes_Nonfatal_Injuries_Tx_Hospital-ED_US2010-a.pdf), Last accessed on 05/24/13.

2. If permitted by the Employer's employee benefit plan and not prohibited by state law, or if the group's situs state is Oregon, the term "spouse" in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.

3. The services identified below are not insurance, are offered only on specific lines of coverage, and carry a separate charge which is added to the cost of the insurance. The cost is included in the total amount billed. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

**Accident Insurance is a limited benefit policy. It provides accident coverage only. It does not provide basic hospital, basic medical, or major medical insurance. The certificate and its riders have exclusions and limitations that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate, and any rider, if applicable, may not be available in all states.**

The exclusions and limitations listed below may vary by state laws and regulations.

**What exclusions apply to the benefits payable for both Accident insurance and the Accident Disability Benefit?**

No benefits will be payable for any loss or Period of Disability that is a result of a Covered Accident that is due to or results from: war or an act of war, or any involvement in any period of any type of armed conflict (this does not include acts of terrorism); active military duty; riding in or driving any motor-driven vehicle in a race, stunt show, speed test or while Intoxicated; operating, learning to operate, serving as a crew member of, jumping or falling from any aircraft, including those which are not motor-driven (this does not include: 1) flying as a fare paying passenger in a scheduled or chartered flight operated by a commercial airline; or 2) flying as a passenger with no duties on board an aircraft operated by a private business to transport its personnel or guests); engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting or any similar activities; participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received; committing of or attempting to commit an assault, felony or other criminal act; committing or attempting to commit suicide or injuring oneself intentionally; voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician and used as directed; improper or illegal use of inhalants or huffing; a Sickness or infection including physical or mental condition which is not caused solely by or as a direct result of a Covered Accident; an Injury arising out of or in the course of any work for pay or profit (if off-job coverage is elected); participation in a Riot, Rebellion or Insurrection (for Accident Disability Benefit only).

**What limitations apply to the Accident Disability Benefits payable?**

Limitations include but are not limited to the following. No benefit is payable for any Period of Disability: while the insured is not under the Continuing Care of a Physician for the Injury causing the Disability, unless the insured has reached a maximum point of recovery and is still Disabled; for any period the insured does not submit to any medical examination or clinical assessment requested by us; for any Period of Disability during which the insured is incarcerated; for any period during which the insured would not receive regular pay from the Employer if the insured was not Disabled (any period during which benefits are suspended will not count towards the Maximum Benefit Duration).

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Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 12-GP-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02, subject to state availability. Product offerings may not be available in all states and may vary depending on state laws and regulations. Accident insurance is not available in New York.

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