

# Accident Indemnity Insurance

## EMPLOYEE GUIDE

Policy features and  
benefits specially  
prepared for Hy-Vee



### Be prepared for the unexpected

A sudden accident resulting in an injury to you or a loved one can happen at any time. Being prepared for such an unexpected event and the financial challenges it may bring is essential.

### Financial protection if an accident occurs

Even with a minor accident, costs can add up fast if you miss work, need child care, or have a large health plan deductible. With a MedMutual Protect Accident Indemnity insurance policy, you can rest assured that you have an added level of financial protection in place.

### How it Works

1. Select a policy option.
2. When an accident occurs—whether minor or major—the policy will pay a lump-sum benefit based on the type of injury incurred.
3. If you receive treatment, the insurance policy will continue to pay benefits for services like:
  - Visit to the emergency room.
  - Physician's office/urgent care visit.
  - Hospital admission.
  - Ambulance—air/ground transportation.

**Benefits are paid directly to the insured with no restrictions on how the funds can be used.**

MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues. The underwriting company for the worksite voluntary Accident Indemnity policy is **Reserve National Insurance Company**.

## PRODUCT FEATURES AND BENEFITS

<b>Portability</b>	Included. See policy and certificate for terms and conditions.
<b>Coverage</b>	24-hr coverage
<b>Family Coverage</b>	Coverage for Employees, Employees & Spouse, Employee & Children or Family

Covered Benefits	Low Policy	High Policy
<b>Physician's Office/Urgent Care</b>	\$150	\$200
<b>Physician Follow-Up Visit</b>	2/\$150	2/\$200
<b>Emergency Room Treatment</b>	\$300	\$400
<b>Hospital Admission</b>	\$1,500	\$2,000
<b>Intensive Care Unit Admission</b>	\$3,000	\$4,000
<b>Hospital Confinement</b>	\$300	\$400
<b>Intensive Care Unit Confinement</b>	\$600	\$800
<b>Miscellaneous Outpatient Surgery</b>	\$300	\$400
<b>Ambulance—Air/Ground</b>	\$1,000/\$300	\$1,500/\$400
<b>Appliance</b>	\$375	\$500
<b>Blood/Plasma/Platelets</b>	\$900	\$1,200
<b>Ruptured Disc with Surgical Repair</b>	\$1,500	\$2,000
<b>Open Abdominal &amp; Thoracic Surgery</b>	\$3,000	\$4,000
<b>Hernia</b>	\$700	\$800
<b>Burns</b>		
<b>2nd Degree, 35 sq. in. or more</b>	\$1,500	\$2,000
<b>3rd Degree, 10–20 sq. in.</b>	\$300	\$400
<b>3rd Degree, 20–35 sq. in.</b>	\$300	\$400
<b>3rd Degree, 35 sq. in. or more</b>	\$1,500	\$2,000
<b>Skin Grafts—2nd or 3rd Degree</b>	50% of Burn Benefit	50% of Burn Benefit
<b>Skin Grafts—Other accidental loss</b>		
<b>10–20 sq. in.</b>	\$300	\$450
<b>20–35 sq. in.</b>	\$500	\$750
<b>35 sq. in. or more</b>	\$1,000	\$1,500
<b>Fractures - Up To*</b>		
<b>Skull—Depressed</b> (Except bones of face or nose)	\$5,700	\$7,600
<b>Skull—Non-depressed</b> (Except bones of face or nose)	\$5,700	\$7,600
<b>Hip, Thigh</b> (Femur)	\$6,000	\$8,000
<b>Vertebrae, Body of</b> (excluding Vertebral Process)	\$2,500	\$3,750
<b>Pelvis</b>	\$6,000	\$8,000
<b>Leg</b> (Tibia and/or Fibula)	\$3,300	\$4,400
<b>Bone of the face or nose</b> (except Mandible or Maxilla)	\$1,000	\$1,500
<b>Upper Jaw, Maxilla</b> (except Alveolar Process)	\$1,000	\$1,500
<b>Upper Arm between Elbow and Shoulder</b> (Humerus)	\$3,300	\$4,400
<b>Lower Jaw, Mandible</b> (except Alveolar Process)	\$1,200	\$1,600
<b>Shoulder Blade</b> (Scapula)	\$3,300	\$4,400

Covered Benefits	Low Policy	High Policy
<b>Collarbone</b> (Clavicle, Sternum)	\$2,400	\$3,200
<b>Vertebral Process</b>	\$800	\$1,200
<b>Forearm</b> (Radius and/or Ulna)	\$2,400	\$3,200
<b>Hand</b> (except fingers)/ <b>Foot</b> (except toes)	\$2,100	\$2,800
<b>Kneecap</b> (Patella)	\$2,400	\$3,200
<b>Ankle</b>	\$2,400	\$3,200
<b>Wrist</b> (except fingers)	\$2,100	\$2,800
<b>Rib</b>	\$420	\$560
<b>Coccyx</b>	\$420	\$560
<b>One toe or finger</b>	\$420	\$560
<b>Two or more Ribs, Fingers or Toes</b>	\$900	\$1,200
<b>Dislocations</b>		
<b>Hip</b>	\$6,000	\$8,000
<b>Knee</b> (except Patella)	\$2,400	\$3,200
<b>Ankle</b> (Ankle bone or bones of foot other than toes)	\$2,400	\$3,200
<b>Collarbone</b> (Sternoclavicular)	\$1,200	\$1,600
<b>Lower Jaw</b>	\$1,200	\$1,800
<b>Shoulder</b> (Glenohumeral)	\$1,200	\$1,600
<b>Elbow</b>	\$1,800	\$2,400
<b>Wrist</b>	\$2,100	\$2,800
<b>Hand</b> (Bone or bones of hand, other than fingers)	\$900	\$1,200
<b>Collarbone</b> (Acromioclavicular and separation)	\$900	\$1,200
<b>One toe or finger</b>	\$180	\$240
<b>Two or more fingers or toes</b>	\$420	\$560
<b>Tendon/Ligament/Rotator Cuff</b>		
<b>Surgery Single/Multiple</b>	\$1,500/\$2,000	\$1,750/\$2,500
<b>Exploratory</b>	\$450	\$600
<b>Knee Cartilage</b>		
<b>Torn with surgical repair</b>	\$1,500	\$2,000
<b>Exploratory without repair</b>	\$450	\$600
<b>Laceration</b>		
<b>Not requiring stitches</b>	\$150	\$200
<b>Less than 2 in. long with stitches</b>	\$300	\$400
<b>2–6 in. long with stitches</b>	\$600	\$600
<b>6 in. or more with stitches</b>	\$800	\$1,200
<b>Eye Injury</b>	\$500	\$700
<b>Dental</b>		
<b>Emergency Crown</b>	\$400	\$550
<b>Emergency Extraction</b>	\$300	\$450
<b>Coma</b>	\$30,000	\$40,000
<b>Brain Injury Diagnosis</b>	\$900	\$1,200
<b>Occupational/Physical Therapy</b>	6/\$90	6/\$120
<b>X-ray</b>	\$300	\$400
<b>Major Diagnostic Exam</b> (1 per year)	\$150	\$200
<b>Modification</b> (once per accident)	\$1,500	\$2,000
<b>Accidental Death</b>		
<b>Accidental Death</b>	\$60,000	\$80,000
<b>Common Carrier</b>	\$150,000	\$200,000
<b>Accidental Dismemberment</b>		
<b>Multiple Dismemberment</b>	\$60,000	\$80,000
<b>Single Dismemberment</b>	\$30,000	\$40,000

## Weekly Premiums

ACCIDENT INDEMNITY POLICY				
Low Policy	Employee	Employee/Spouse	Employee/Children	Family
	\$3.70	\$6.40	\$8.05	\$9.99
High Policy				
	\$4.93	\$8.53	\$10.73	\$13.31

## Exclusions and Limitations

### Exclusions

Benefits under the policy and any attached rider(s) will not be payable for any loss caused in whole or in part by or resulting in whole or part from the following:

1. Suicide or attempt at suicide, intentional self-inflicted injury or sickness, any attempt at intentional self-inflicted injury, injury caused by a self-inflicted act or sickness, while sane or insane;
2. Being under the influence of a stimulant (such as amphetamines or pitrates), depressant, hallucinogen, narcotic or any other drug intoxicant including those prescribed by a physician that are misused by the insured person;
3. Voluntary inhalation of gas;
4. Commission of or attempt to commit an assault or felony;
5. Engaging in an illegal activity or occupation;
6. Voluntary participation in any riot or civil insurrection;
7. Declared war or any act of declared war;
8. Operating, learning to operate, serving as a crew member of, or jumping, parachuting or falling from an aircraft or hot air balloon, including those which are not motor driven;
9. Engaging in hang gliding, bungee jumping, parachuting, sail-gliding or parasailing;
10. Riding in or driving any motor driven vehicle in a race, stunt show or speed test;
11. Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the insured person receives any compensation or remuneration;
12. Operating any type of land, water or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accidental injury occurred;
13. Charges for services ordered, directed or performed by a physician or supplies purchased from a provider who is an insured person, the insured person's immediate family member a person who is employed or retained by an insured person, an employer of an insured person or a person who ordinarily resides with an insured person;
14. Bacterial infection that was not caused by a cut or wound from an accidental injury;
15. Auto-erotic asphyxiation;
16. Engaging in mountaineering using ropes and/or other equipment; or
17. Treatment, services, drugs, medicines or supplies used to treat a sickness.

We will not pay any benefits for services and supplies that are not specifically covered or not related to a covered accidental injury.

# Affordable protection in an ever-changing world.



At MedMutual Protect, we understand the changes that affect our customers' lives and their need for affordable insurance. Our voluntary benefits play a critical role in employees' financial well-being by helping supplement their current insurance and providing financial protection from the unexpected.

**[MedMutualProtect.com/Group](https://www.MedMutualProtect.com/Group)**

**Please direct Customer Service and Claim Filing calls to Midwest Heritage Insurance Services. 515-343-5047**

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The underwriting company for the worksite voluntary Accident Expense, Accident Indemnity, Cancer, Critical Illness, Dental, GAP, Short Term Disability and Life Insurance Products is **Reserve National Insurance Company**, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. The underwriting company for the worksite voluntary Hospital Indemnity and Signature Gap Products is **Fidelity Security Life Insurance Company® (FSL)**. FSL is not financially affiliated with Medical Mutual of Ohio. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Product availability may vary by state. FSL is located in Kansas City, Missouri, and has been rated "A" (Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access [www.ambest.com](http://www.ambest.com).

Neither **Reserve National Insurance Company, FSL**, nor their agents, representatives, associates or employees render legal or tax advice. The employer should seek the expert assistance of its own legal or tax adviser.

The MedMutual Protect voluntary insurance products, either alone or in combination with each other, are not "minimum essential coverage" under the federal Affordable Care Act.

**IMPORTANT:** If an individual is insured under one or more MedMutual Protect voluntary insurance products and is also covered by Medicaid or a state variation of Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means that instead of paying the benefits to the insured individual, we must pay the benefits to Medicaid or the medical provider to reduce the charges billed to Medicaid. Proposed insureds should consider their circumstances before enrolling in MedMutual Protect coverage.

If you are an employer offering one or more of these insurance products to your employees, the product(s) may constitute a part of an employee benefit plan under the Employee Retirement Income Security Act of 1974 ("ERISA"). An employer offering an ERISA employee benefit plan will be responsible for a number of obligations applicable under ERISA, including, without limitation, the obligation to make required disclosures to employees and file reports with the federal government. MedMutual Protect acts solely as the issuer and underwriter of these insurance products and as such, neither MedMutual Protect nor any of its affiliates or agents assume any fiduciary or administrative responsibility or duties with respect to any employee benefit plan under which the products are made available. You should consult with an experienced attorney concerning the requirements for compliance with ERISA.

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MMP-EG-AI-HV (11/24)