



Accident Insurance Benefit Highlights

For Associates of: Asbury Communities, Inc.

<p>What is accident insurance?</p>	<p>Accident insurance offers financial protection by paying a cash benefit if you or an insured dependent are unexpectedly injured in a covered accident. This coverage is offered by your employer which you pay for through convenient deductions from your paycheck.</p> <p>The benefits are paid in lump sum amounts to you (or your beneficiary), and can be used to help pay for health care expenses not covered by your major medical insurance, help replace income lost while not working, or however you choose.</p> <p>Premium amounts presented reflect your contributions to the cost of this insurance.</p> <p>This highlight sheet is an overview of your accident insurance. A certificate of insurance will be available after you enroll to explain your coverage in detail.</p>
<p>Who is eligible?</p>	<p>You are eligible if you are an associate whose work status is at least 60 scheduled hours per pay period and are less than age 80.</p> <p>Your spouse's eligibility is based upon your age and your dependent child(ren) must be under age 26 to be eligible.</p>
<p>When can I enroll?</p>	<p>During open enrollment or within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting periods as stated in your group policy.</p>
<p>Am I guaranteed coverage?</p>	<p>During designated enrollment periods, this coverage is offered without having to provide information about your or your family's health. This is called "guaranteed issue" coverage – all you have to do is check the box to enroll and become insured.</p>
<p>I already have medical and disability insurance. Why do I need this too?</p>	<p>Costs associated with an accident can add up even with other types of insurance. Once treatment for an injury begins, deductibles and cost sharing (co-pays and/or coinsurance), and limitations on benefits found in some medical insurance plans may quickly lead to high out-of-pocket costs. In addition, disability insurance will only replace a portion of your income, not all of it. Accident insurance benefits can help cover what other insurance products don't.</p>
<p>What is covered?</p>	<p>This insurance provides benefits for medical treatment and services related to accidental injuries. Benefits for specific types of injuries and catastrophic injuries (including accidental death) are also available.</p> <p>Please refer to the benefits table on the following page for more detailed plan information.</p>
<p>Can I keep this insurance if I leave my employer?</p>	<p>Yes, you can take this coverage with you. If you leave your employer, you may continue coverage for you and your dependent(s) under a group portability policy. Your spouse may also continue insurance in certain circumstances.</p>

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company, Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT.

Benefits Table

Plan Information		
Plan Type		Plan 2
Coverage Type		Non-occupational
Benefits		
Emergency, Hospital & Treatment Care		Plan 2
Accident Follow-Up	Up to 3 visits/accident within 90 days	\$75
Acupuncture	Up to 10 visits each/accident within 365 days	\$25
Ambulance – Air	Once/accident within 72 hours	\$900
Ambulance – Ground	Once/accident within 90 days	\$300
Blood/Plasma/Platelets	Once/accident within 90 days	\$200
Child Care	Up to 30 days/accident while insured is confined	\$25
Chiropractic Care	Up to 10 visits each/accident within 365 days	\$25
Daily Hospital Confinement	Up to 365 days/lifetime (Total daily and ICU)	\$200
Daily ICU Confinement	Up to 30 days/accident	\$400
Diagnostic Exam	Once/accident within 90 days	\$200
Emergency Dental – Crown/Extraction	Once/accident within 90 days	Up to \$300
Emergency Room	Once/accident within 72 hours	\$150
Hospital Admission	Once/accident within 90 days	\$1,000
Initial Physician Office Visit	Once/accident within 90 days	\$75
Lodging	Up to 30 nights/lifetime	\$125
Medical Appliance	Once/accident within 90 days	\$100
Physical Therapy	Up to 10 visits each/accident within 365 days	\$25
Rehabilitation Facility	Up to 15 days/lifetime	\$100
Transportation	Up to 3 trips/accident	\$300
Urgent Care	Once/accident within 72 hours	\$75
X-ray	Once/accident within 90 days	\$50
Specified Injury & Surgery		Plan 2
Abdominal/Thoracic Surgery	Once/accident within 90 days	\$1,500
Arthroscopic Surgery	Once/accident within 90 days	\$300
Burn – 2 nd degree (≥ 34% of body surface)	Once/accident within 1/2 hours	\$1,000
Burn – 3 rd degree (≥ 18in ² of body surface)		\$10,000
Burn – Skin graft (For 3 rd degree burn)	Once/accident	25% of burn benefit
Concussion	Up to 3/year within 72 hours	\$150
Dislocations – Open (Surgical)	once/join/lifetime	Up to \$4,000
Dislocations – Closed (Non-surgical)		Up to \$2,000
Eye Injury – Surgery/Object Removal	Once/accident within 90 days	Up to \$400
Fractures – Open (Surgical)	once/one/accident within 90 days	Up to \$6,000
Fractures – Closed (Non-surgical)		Up to \$3,000
Hernia Repair	Once/accident within 365 days	\$150
Joint Replacement	Once/accident within 90 days	\$2,000
Knee Cartilage – With Repair	highest benefit once/accident within 365 days	\$750
Knee Cartilage – Without repair		\$150
Laceration – 2” to 6”	highest benefit once/accident within 1/2 hours	\$300
Laceration – 6” or greater		\$600
Ruptured Disc	Once/accident within 365 days	\$750
Tendon/Ligament/Cuff – Single	highest benefit once/accident within 365 days	\$800
Tendon/Ligament/Cuff – 2 or more		\$1,000
Catastrophic		Plan 2
Accidental Death	Within 90 days; Spouse benefits are 50% and child benefits are 25% of associate amount	\$30,000
Common Carrier Death	Within 90 days	3 times death benefit
Coma (≥ 168 continuous hours)	Once/accident within 90 days	\$10,000
Dismemberment – Double Losses	Once/accident within 90 days	\$30,000
Dismemberment – Single Losses		\$15,000
Dismemb. – Thumb & Index Finger		\$5,000
Home Health Care	Up to 30 days/accident	\$50
Paralysis – Quadriplegia	highest benefit once/accident within 90 days	\$10,000
Paralysis – Paraplegia		\$5,000
Prosthesis – Single	Highest benefit once/accident within 365 days	\$750

Prosthesis – 2 or more	\$1,500
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Benefit Example (For Demonstration Purposes Only)

With this insurance, if an accident occurs a benefit is payable for each injury, treatment or service (included in the policy) that you or an insured dependent experience. Accident benefits pay in addition to other insurance. You can use them to cover gaps in your family’s health insurance, or however else you choose.

Injury/Treatment/Service	Benefit Amount*
Ground Ambulance	\$200
Emergency Room Visit	\$100
X-ray	\$50
CT (Diagnostic Exam)	\$100
Dislocated knee (Closed)	\$500
Concussion	\$100
Brace (Medical Appliance)	\$50
2 Follow-Up Visits	\$100 (\$50 x 2)
8 PT Sessions	\$200 (\$25 x 8)
Total Benefits	\$1,400

During gym class at school, Emily is playing basketball. She trips, falls hard on her knee and hits her head on the gym floor. She is taken to the emergency room (ER) by ambulance. In the ER, Emily’s knee is examined by the doctor with an X-ray, and she has a CT scan to check for a head injury. She is diagnosed with a dislocated knee and a concussion. Her knee is adjusted and put in a brace, and she is released from the ER. Emily visits her family doctor twice for follow-up care, and has 8 physical therapy (PT) sessions for her knee. A health insurance deductible of \$1,250 had to be met before Emily’s insurance would begin covering her treatment, followed by 15% coinsurance. The benefits paid by the accident insurance plan helped Emily’s parents cover these out-of-pocket expenses.

*The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you. The amounts shown are from The Hartford’s Accident Plan 1.

Exclusions

This insurance does not provide benefits for any loss that results from or is caused by:

- Suicide or attempted suicide, whether sane or insane, or intentionally self-inflicted injury
- War or act of war, whether declared or undeclared, or a nuclear, chemical, biological, or radiological event
- A covered person's participation in a felony, riot or insurrection
- A covered person's service in the armed forces or units auxiliary to it
- A covered person's taking drugs, unless as prescribed by or administered by a physician, or being intoxicated as defined by the jurisdiction in which the cause of loss was incurred
- While a covered person is on any aircraft: as a pilot, crewmember or student pilot; as a flight instructor or examiner; if it is owned, operated or leased by or on behalf of the policyholder, or any employer or organization whose eligible persons are covered under the policy; or being used for tests, experimental purposes, stunt flying, racing or endurance tests
- Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test

All exclusions may not be applicable, or may be adjusted, as required by state regulations in the situs state of a group. Please refer to the certificate for a full listing of exclusions.

Notices

THIS IS A LIMITED BENEFIT POLICY

This limited health benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

This benefit highlights sheet is an overview of the insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.