

Accident Insurance

VOLUNTARY



STAY ON STABLE FINANCIAL GROUND, EVEN WHEN AN ACCIDENT HAS YOU OFF YOUR FEET.

Accident insurance can help minimize the financial impact if you, your spouse,¹ or your child experiences an accident.

- Receive cash benefits for treatments or services – like fractures, x-rays, ER visits and crutches – due to a covered accident.
- Use the benefit however you see fit – to help pay for out-of-pocket medical costs like, co-pays or deductibles, or for everyday expenses like childcare or groceries.
- Your cost depends on the benefit amounts available with your plan.
- For more information, refer to your plan details.

Consider a benefit that can help with out-of-pocket expenses and lessen the financial impact of an accident.

Talk to your benefits administrator today to learn more about accident insurance.



1. 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.

Accident insurance is a limited benefit policy. It provides accident coverage only and does not provide basic hospital, basic medical, or major medical insurance. This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act. Failing to maintain Minimum Essential Coverage may result in a tax penalty.

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.

For New York consumers: The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums that the Company expects to return as benefits, when averaged over all people with the policy.

Group accident insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 16-AC-C-01, 16-ACPort-C-01, 15-GP-01, 12-GP-01, 12-AC-C-01, 12-GPPort-01 and 12-ACPort-C-01. In New York group accident insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 12-GP-01, 12-AC-C-01, 12-GPPort-01 and 12-ACPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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