

# Voluntary Accident Benefits

## *Especially designed for the employees of:*

### Big Red Liquors



No one likes to think about the possibility of an accident, but the likelihood—as well as the havoc it can cause for families—is very real. Whether it's an automobile accident, sports injury or the inevitable slip-and-fall, an accident can bring about not only lifestyle challenges but tangible economic ones as well.

Health insurance can offset many of the treatment costs, but there are “hidden” costs as well: time lost from work, satisfying deductibles, paying co-pays. And don't forget medications, convenient meals for the family and transportation to and from doctor visits. As a safety net against all the incremental burdens and expenses an accidental injury can cause, Reliance Standard offers Voluntary Accident Insurance (VAI).

If you experience a covered accident **off-the-job**, you will receive a tax-free cash benefit according to a benefits schedule. You may use this money however you wish—to pay for prescriptions or other out-of-pocket expenses, like crutches, that may not be covered by health insurance.

Ambulance Transportation (Ground/Air).....	\$150 / \$750
Emergency Treatment per visit.....	\$200
Diagnostic Exam per CT, MRI, PET, SPECT Scans.....	\$200
Initial Physician Office Visit .....	\$75
Initial Hospital Admission.....	\$1,000
Initial ICU Hospital Admission.....	\$1,500
Hospital Confinement (per day/365 days max).....	\$250
ICU Confinement (per day/30 days max).....	\$500
Rehabilitation Facility Confinement (per day/30 day max).....	\$100
Follow-up Physician Office Visit.....	\$75
Transportation (if more than 100 miles from residence one way).....	\$450
Lodging (per day, up to 30 days, if more than 100 miles from residence).....	\$150
Fractures (non-surgical).....	\$75 up to \$3,750
Fractures (surgical).....	\$150 up to \$7,500
Chip fracture: 25% of non-surgical benefit	
Multiple fractures: 100% of highest sustained fracture	
Dislocations (non-surgical).....	\$150 up to \$2,400
Dislocations (surgical).....	\$300 up to \$4,800
Dislocation (partial): 25% of full dislocation	
Dislocation (multiple): 100% of highest dislocation benefit	
Blood/Plasma/Platelets.....	\$300
Burns (2nd degree).....	\$200 up to \$1,600
Burns (3rd degree).....	\$1,600 up to \$12,800
Skin Graft (benefit payable for burns).....	25%
Coma.....	\$7,500
Concussion.....	\$150
Dental Injury (extraction/crown).....	\$75 / \$300
Eye Injury (removal of foreign object/surgical repair).....	\$150 / \$300
Medical Appliance.....	\$150
Prosthesis (one).....	\$750
Prosthesis (two or more).....	\$1,500
Physical Therapy( 6 visits).....	\$35
Lacerations (no sutures required).....	\$35
Lacerations (sutures required).....	\$75 up to \$600
Paralysis (paraplegia or hemiplegia).....	\$7,500
Paralysis (quadriplegia).....	\$15,000
Exploratory Surgery (no repair).....	\$150
Knee Cartilage (surgical repair).....	\$450
Abdominal or Thoracic (surgical repair).....	\$1,500
Ruptured Disc (surgical repair).....	\$750
Tendon, Ligament or Rotator Cuff (one surgical repair).....	\$450
Tendon, Ligament or Rotator Cuff (two or more surgical repair).....	\$900

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## GROUP ACCIDENTAL DEATH & DISMEMBERMENT HIGHLIGHTS

<b>Benefit Schedule:</b>	Plan B
Employee Loss of Life .....	\$50,000
Spouse Loss of Life .....	\$25,000
Child(ren) Loss of Life (per child) .....	\$10,000
Loss of Life on a Common Carrier .....	100%
Loss of a Hand, Foot, Arm, Leg, Sight in one Eye, or Hearing in one Ear .....	50%
Loss of Finger, Thumb or Toe .....	\$500
Combination Loss of two or more - Finger, Thumb, or Toe .....	\$1,500
Catastrophic Loss of Speech .....	100%
Catastrophic Loss - Two or more losses except fingers, thumbs, or toes .....	50%

**Wellness Health Screening** **\$50**

For Employee, Spouse and Children if applicable. This benefit pays for one health screening benefit performed during a twelve month period for the Insured, his/her insured dependents. One health screening will be paid per twelve months for dependent children as a group.

### Covered Health Screening Tests Include:

- Breast ultrasound or mammography
- Blood test for lipids including LDL, HDL and triglycerides
- Chest x-ray
- Colonoscopy
- Pap smear
- PSA (blood test for prostate cancer)
- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Bone marrow testing
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Serum Protein Electrophoresis (blood test for myeloma)

## Premiums based on bi-weekly deductions

<b>Employee Only</b> .....	\$8.65
<b>Employee and Spouse</b> .....	\$13.22
<b>Employee and Children</b> .....	\$15.67
<b>Family</b> .....	\$19.78

For insured age 65 and older, the benefit amount is subject to age reduction. Spouse Benefit will reduce in the same manner upon spouse's attainment of the reducing age.

Age	% of available inforce at age 64
65-69	50%
70+	25%

- Employee and Spouse must be under age 70 to apply.
- Portability - The plan is portable, so employees can continue their coverage if you leave employment. Employees are required to complete an application for Portability within 30 days of your employment termination date.
- This is a brief summary of benefits. Please refer to the certificate of coverage for complete provi: