

Voluntary Accident Benefits

Especially designed for the employees of:

HSM Solutions, Inc



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	\$150
Air Ambulance Transportation	\$750
Emergency Treatment	\$225
Diagnostic Exams (per CT/MRI scan)	\$200
Initial Physician Office Visit	\$75
X-rays	\$50
Initial Hospital Admission	\$1,000
Initial Intensive Care Unit (ICU) Hospital Admission	\$1,500
Hospital Confinement per day (365 day maximum)	\$300
ICU Confinement per day (30 day maximum)	\$600
Rehabilitation Facility Confinement per day (30 day maximum)	\$100
Follow-Up Physician Visit	\$75
Transportation - if more than 100 miles from residence	\$450
Lodging - if more than 100 miles from residence (up to 30 days)	\$150
Fractures (Surgical/Non-Surgical. Benefit up to the amount)	\$7,500 / \$3,750
Chip Fractures (% of non-surgical full fracture)	25%
Multiple Fractures (% of the highest sustained fracture)	100%
Dislocations (Surgical/Non-Surgical. Benefit up to the amount)	\$4,800 / \$2,400
Partial Dislocation (% of full dislocation)	25%
Multiple Dislocations (% of the highest dislocation benefit)	100%
Blood, Plasma, and Platelets	\$300
2nd Degree Burns (Up to amount)	\$1,600
3rd Degree Burns (Up to amount)	\$12,800
Skin Grafts Due to Burns (% of burn benefit)	25%
Coma	\$7,500
Concussion	\$150
Dental Injury - Crown	\$300
Dental Injury - Extraction	\$100
Eye Injury - Removal of Foreign Object	\$150
Eye Injury - Surgical Repair	\$300
Lacerations (Up to amount)	\$800
Chiropractic Services (6 sessions maximum)	\$50 per session
Epidural Anesthesia Injections (per injection, 2 maximum)	\$200
Organized Youth Sport Benefit	5%
Family Medical Leave	Included
Portability	Included-at group
Exploratory Surgery (no repair)	\$150
Knee Cartilage	\$450
Abdominal or Thoracic Surgery	\$1,500
Ruptured Disc	\$750
Tendon, Ligament or Rotator Cuff	\$900
Medical Appliance	\$150
Prosthesis (One)	\$750
Prosthesis (Two)	\$1,500
Physical Therapy (per session, maximum of 6)	\$35
Paralysis - Paraplegia or Hemiplegia	\$7,500
Paralysis - Quadriplegia	\$15,000
Wellness Health Screening	\$75

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GROUP ACCIDENTAL DEATH & DISMEMBERMENT HIGHLIGHTS

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 (% of Loss of Life)	100%
Loss of a Hand, Foot, Arm, Leg, Sight in one Eye, Hearing in One Ear (% of Loss of Life)	50%
Loss of Finger, Thumb, or Toe	\$500
Combination Loss of two or more - Finger, Thumb, or Toe	\$1,500
Catastrophic Loss - of Speech (% of Loss of Life)	100%
Catastrophic Loss - Two or more losses except fingers, thumbs, or toes (% of Loss of Life)	100%

Premiums based on weekly deductions

	With HDHP Participation	Without HDHP Participation
Employee Only	\$2.30	\$3.23
Employee & Spouse	\$4.21	\$5.13
Employee & Children	\$5.43	\$6.35
Employee, Spouse & Children	\$7.47	\$8.39

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

Age	<u>% of available inforce at age 64</u>
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 provisions, limitations and exclusions.