



New Plan!

# Accident Plan

NCFlex is now offering an Accident Plan, which is administered by Voya Financial and underwritten by ReliaStar Life Insurance Company.

Have you ever dislocated a joint or gotten a deep cut? How about something more severe, like a concussion or broken bone? Most of us have experienced an accident that needed medical attention at least once in our lives. The Accident Plan can help relieve some of the financial stress that results from an accidental injury.

## What is the Accident Plan?

The Accident Plan pays benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received. You have the option to elect Accident Plan coverage to meet the needs of you, your spouse, and/or children. The Accident Plan is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

## How Can the Accident Plan Help?

The Accident Plan can help you pay for:

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost income due to lost time at work
- Everyday expenses, like utilities and groceries

## Monthly Cost

All employees pay the same rate, no matter their age.

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$6.94	\$11.50	\$13.64	\$18.20

Please note: An employee may not be covered as both an employee and a dependent. Also, dependent children may not be covered under both parents' plans, if both you and your spouse are eligible to elect coverage as employees.

## Continuation Options

If you leave employment or retire, portability of the Accident Plan is available. For details and rates, please contact Voya at 1-877-464-5111.

## What Accident Benefits are Available?

The following list is a summary of the benefits provided by the Accident Plan. You may be required to seek care for your injury within a set amount of time. For a complete description of the available benefits, exclusions and limitations, see the certificate of insurance and any riders, which are available at [www.ncflex.org](http://www.ncflex.org).

In addition to what is listed below, also included in the Accident Plan coverage is the Sports Accident Benefit. If your accident occurs while participating in an organized sporting activity as defined in the certificate, the Accident Hospital Care, Accident Care or Common Injuries benefit will be increased by 25% to a maximum additional benefit of \$1,000. If your spouse and/or children are/is covered under the Accident Plan, their coverage includes this benefit.

Event	Benefit
<b>Accident Care</b>	
Initial doctor visit	\$100
Emergency room treatment	\$300
Ground ambulance	\$360
Air ambulance	\$1,500
Follow-up doctor treatment	\$100
Medical equipment	\$120
Physical or occupational therapy up to 10 per accident	\$60
Speech therapy up to 6 per accident	\$60
Prosthetic device (one)	\$750
Prosthetic device (two or more)	\$1,200
Major diagnostic exam	\$240
X-ray	\$75
<b>Common Injuries</b>	
Emergency dental work (crown)	\$480
Emergency dental work (extraction)	\$90
Eye injury (removal of foreign object)	\$100
Eye injury (surgery)	\$350
Torn knee cartilage surgery no repair or if cartilage is shaved	\$225
Torn knee cartilage surgical repair	\$800
Laceration <sup>1</sup> treated no sutures	\$60
Laceration <sup>1</sup> sutures up to 2"	\$100

Event	Benefit
<b>Laceration</b> <sup>1</sup> sutures 2" - 6"	\$240
<b>Laceration</b> <sup>1</sup> sutures over 6"	\$480
<b>Ruptured disk</b> surgical repair	\$800
<b>Tendon/ligament/rotator cuff</b> exploratory arthroscopic surgery/no repair	\$720
<b>Tendon/ligament/rotator cuff</b> one, surgical repair	\$1,020
<b>Tendon/ligament/rotator cuff</b> two or more, surgical repair	\$1,520
<b>Concussion</b>	\$450
<b>Paralysis – paraplegia</b>	\$16,000
<b>Paralysis – quadriplegia</b>	\$24,000
<b>Burns</b> second degree, at least 36% of the body	\$1,250
<b>Burns</b> 3rd degree, at least 9 but less than 35 square inches of the body	\$7,500
<b>Burns</b> 3rd degree, 35 or more square inches of the body	\$15,000
<b>Skin grafts</b>	25% of the burn benefit
<b>Fractures</b>	<b>Closed/open reduction<sup>2</sup></b>
<b>Hip</b>	\$5,000/\$10,000
<b>Leg</b>	\$2,800/\$5,600
<b>Ankle</b>	\$2,500/\$5,000
<b>Kneecap</b>	\$2,500/\$5,000
<b>Foot</b> excluding toes, heel	\$2,500/\$5,000
<b>Upper arm</b>	\$2,750/\$5,500
<b>Forearm, hand, wrist</b> except fingers	\$2,500/\$5,000
<b>Finger, toe</b>	\$400/\$800
<b>Vertebral body</b>	\$4,200/\$8,400
<b>Vertebral processes</b>	\$2,000/\$4,000
<b>Pelvis</b> except coccyx	\$4,000/\$8,000
<b>Coccyx</b>	\$500/\$1,000
<b>Bones of the face</b> except nose	\$1,400/\$2,800
<b>Nose</b>	\$750/\$1,500
<b>Upper jaw</b>	\$1,750/\$3,500
<b>Lower jaw</b>	\$2,000/\$4,000
<b>Collarbone</b>	\$2,000/\$4,000
<b>Rib or ribs</b>	\$600/\$1,200

Event	Benefit
<b>Skull – simple</b> except bones of face	\$1,750/\$3,500
<b>Skull – depressed</b> except bones of face	\$5,000/\$10,000
<b>Sternum</b>	\$500/\$1,000
<b>Shoulder blade</b>	\$2,500/\$5,000
<b>Chip fractures</b>	25% of the closed reduction amount
<b>Dislocations</b>	<b>Closed/open reduction<sup>3</sup></b>
<b>Hip joint</b>	\$4,000/\$8,000
<b>Knee</b>	\$3,000/\$6,000
<b>Ankle or foot bone(s)</b> other than toes	\$1,800/\$3,600
<b>Shoulder</b>	\$2,200/\$4,400
<b>Elbow</b>	\$1,500/\$3,000
<b>Wrist</b>	\$1,500/\$3,000
<b>Finger/toe</b>	\$350/\$700
<b>Hand bone(s)</b> other than fingers	\$1,500/\$3,000
<b>Lower jaw</b>	\$1,500/\$3,000
<b>Collarbone</b>	\$1,500/\$3,000
<b>Partial dislocations</b>	25% of the closed reduction amount
<b>Accident hospital care</b>	
<b>Surgery</b> open abdominal, thoracic	\$1,250
<b>Surgery</b> exploratory or without repair	\$350
<b>Blood, plasma, platelets</b>	\$600
<b>Hospital admission</b>	\$1,250
<b>Hospital confinement</b> per day, up to 365 days	\$200
<b>Critical care unit confinement</b> per day, up to 5 or more days	\$400
<b>Coma</b> duration of 5 or more days	\$10,000
<b>Transportation</b> per trip, up to 3 per accident	\$750
<b>Lodging</b> per day, up to 30 days	\$180

<sup>1</sup> Laceration benefits are a total of all lacerations per accident.

<sup>2</sup> Closed Reduction of Fracture= Non-surgical. Open Reduciton of Fracture = Surgical.

<sup>3</sup> Closed Reduction of Dislocation = Non-surgical reduction of a completely separated joint. Open Reduction of Dislocation = Surgical reduction of a completely separated joint.

## Exclusions and Limitations

Exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance are listed below. (These may vary by state.) Benefits are not payable for any loss caused in whole or directly by any of the following\*:

- Participation or attempt to participate in a felony or illegal activity
- An accident while the covered person is operating a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane
- War or any act of war, whether declared or undeclared, other than acts of terrorism
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test

- Operating, or training to operate, or serve as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven (Flying as a fare-paying passenger is not excluded. Performing these acts as part of your employment with the employer is not excluded.)
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received
- Any sickness or declining process caused by sickness

*\*See the certificate of insurance and riders for a complete list of available benefits, exclusions and limitations.*

### Tax Issues

You should consult with your tax advisor regarding the possible effects of the receipt of benefits under the Voya Accident Plan.

*This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Accident Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Forms include: Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16. Form numbers, provisions and availability may vary by state.*