

Accident Indemnity Insurance

EMPLOYEE GUIDE

Policy features and
benefits specially
prepared for Hy-Vee



Be prepared for the unexpected

A sudden accident resulting in an injury to you or a loved one can happen at any time. Being prepared for such an unexpected event and the financial challenges it may bring is essential.

Financial protection if an accident occurs

Even with a minor accident, costs can add up fast if you miss work, need child care, or have a large health plan deductible. With a MedMutual Protect Accident Indemnity insurance policy, you can rest assured that you have an added level of financial protection in place.

How it Works

1. Select a policy option.
2. When an accident occurs—whether minor or major—the policy will pay a lump-sum benefit based on the type of injury incurred.
3. If you receive treatment, the insurance policy will continue to pay benefits for services like:
 - Visit to the emergency room.
 - Physician's office/urgent care visit.
 - Hospital admission.
 - Ambulance—air/ground transportation.

Benefits are paid directly to the insured with no restrictions on how the funds can be used.

MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues. The underwriting company for the worksite voluntary Accident Indemnity policy is **Reserve National Insurance Company**.

PRODUCT FEATURES AND BENEFITS

Portability	Included. See policy and certificate for terms and conditions.
Coverage	24-hr coverage
Family Coverage	Coverage for Employees, Employees & Spouse, Employee & Children or Family

Covered Benefits	Low Policy	High Policy
Physician's Office/Urgent Care	\$150	\$200
Physician Follow-Up Visit	2/\$150	2/\$200
Emergency Room Treatment	\$300	\$400
Hospital Admission	\$1,500	\$2,000
Intensive Care Unit Admission	\$3,000	\$4,000
Hospital Confinement	\$300	\$400
Intensive Care Unit Confinement	\$600	\$800
Miscellaneous Outpatient Surgery	\$300	\$400
Ambulance—Air/Ground	\$1,000/\$300	\$1,500/\$400
Appliance	\$375	\$500
Blood/Plasma/Platelets	\$900	\$1,200
Ruptured Disc with Surgical Repair	\$1,500	\$2,000
Open Abdominal & Thoracic Surgery	\$3,000	\$4,000
Hernia	\$300	\$400
Burns		
2nd Degree, 35 sq. in. or more	\$1,500	\$2,000
3rd Degree, 10–20 sq. in.	\$300	\$400
3rd Degree, 20–35 sq. in.	\$300	\$400
3rd Degree, 35 sq. in. or more	\$1,500	\$2,000
Skin Grafts—2nd or 3rd Degree	50% of Burn Benefit	50% of Burn Benefit
Skin Grafts—Other accidental loss		
10–20 sq. in.	\$300	\$450
20–35 sq. in.	\$500	\$750
35 sq. in. or more	\$1,000	\$1,500
Fractures - Up To*		
Skull—Depressed (Except bones of face or nose)	\$5,700	\$7,600
Skull—Non-depressed (Except bones of face or nose)	\$5,700	\$7,600
Hip, Thigh (Femur)	\$6,000	\$8,000
Vertebrae, Body of (excluding Vertebral Process)	\$2,500	\$3,750
Pelvis	\$6,000	\$8,000
Leg (Tibia and/or Fibula)	\$3,300	\$4,400
Bone of the face or nose (except Mandible or Maxilla)	\$1,000	\$1,500
Upper Jaw, Maxilla (except Alveolar Process)	\$1,000	\$1,500
Upper Arm between Elbow and Shoulder (Humerus)	\$3,300	\$4,400
Lower Jaw, Mandible (except Alveolar Process)	\$1,200	\$1,600
Shoulder Blade (Scapula)	\$3,300	\$4,400

Covered Benefits	Low Policy	High Policy
Collarbone (Clavicle, Sternum)	\$2,400	\$3,200
Vertebral Process	\$800	\$1,200
Forearm (Radius and/or Ulna)	\$2,400	\$3,200
Hand (except fingers)/ Foot (except toes)	\$2,100	\$2,800
Kneecap (Patella)	\$2,400	\$3,200
Ankle	\$2,400	\$3,200
Wrist (except fingers)	\$2,100	\$2,800
Rib	\$420	\$560
Coccyx	\$420	\$560
One toe or finger	\$420	\$560
Two or more Ribs, Fingers or Toes	\$900	\$1,200
Dislocations		
Hip	\$6,000	\$8,000
Knee (except Patella)	\$2,400	\$3,200
Ankle (Ankle bone or bones of foot other than toes)	\$2,400	\$3,200
Collarbone (Sternoclavicular)	\$1,200	\$1,600
Lower Jaw	\$1,200	\$1,800
Shoulder (Glenohumeral)	\$1,200	\$1,600
Elbow	\$1,800	\$2,400
Wrist	\$2,100	\$2,800
Hand (Bone or bones of hand, other than fingers)	\$900	\$1,200
Collarbone (Acromioclavicular and separation)	\$900	\$1,200
One toe or finger	\$180	\$240
Two or more fingers or toes	\$420	\$560
Tendon/Ligament/Rotator Cuff		
Surgery Single/Multiple	\$1,500/\$2,000	\$1,750/\$2,500
Exploratory	\$450	\$600
Knee Cartilage		
Torn with surgical repair	\$1,500	\$2,000
Exploratory without repair	\$450	\$600
Laceration		
Not requiring stitches	\$150	\$200
Less than 2 in. long with stitches	\$150	\$200
2–6 in. long with stitches	\$300	\$600
6 in. or more with stitches	\$600	\$600
Eye Injury	\$300	\$400
Dental		
Emergency Crown	\$300	\$450
Emergency Extraction	\$100	\$150
Coma	\$30,000	\$40,000
Brain Injury Diagnosis	\$900	\$1,200
Occupational/Physical Therapy	6/\$90	6/\$120
X-ray	\$300	\$400
Major Diagnostic Exam (1 per year)	\$150	\$200
Modification (once per accident)	\$1,500	\$2,000
Accidental Death		
Accidental Death	\$60,000	\$80,000
Common Carrier	\$150,000	\$200,000
Accidental Dismemberment		
Multiple Dismemberment	\$60,000	\$80,000
Single Dismemberment	\$30,000	\$40,000

Weekly Premiums

ACCIDENT INDEMNITY POLICY				
Low Policy	Employee	Employee/Spouse	Employee/Children	Family
	\$3.70	\$6.40	\$8.05	\$9.99
High Policy				
	\$4.93	\$8.53	\$10.73	\$13.31

Exclusions and Limitations

Exclusions

Benefits under the policy and any attached rider(s) will not be payable for any loss caused in whole or in part by or resulting in whole or part from the following:

1. Suicide or attempt at suicide, intentional self-inflicted injury or sickness, any attempt at intentional self-inflicted injury, injury caused by a self-inflicted act or sickness, while sane or insane;
2. Being under the influence of a stimulant (such as amphetamines or pitrates), depressant, hallucinogen, narcotic or any other drug intoxicant including those prescribed by a physician that are misused by the insured person;
3. Voluntary inhalation of gas;
4. Commission of or attempt to commit an assault or felony;
5. Engaging in an illegal activity or occupation;
6. Voluntary participation in any riot or civil insurrection;
7. Declared war or any act of declared war;
8. Operating, learning to operate, serving as a crew member of, or jumping, parachuting or falling from an aircraft or hot air balloon, including those which are not motor driven;
9. Engaging in hang gliding, bungee jumping, parachuting, sail-gliding or parasailing;
10. Riding in or driving any motor driven vehicle in a race, stunt show or speed test;
11. Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the insured person receives any compensation or remuneration;
12. Operating any type of land, water or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accidental injury occurred;
13. Charges for services ordered, directed or performed by a physician or supplies purchased from a provider who is an insured person, the insured person's immediate family member a person who is employed or retained by an insured person, an employer of an insured person or a person who ordinarily resides with an insured person;
14. Bacterial infection that was not caused by a cut or wound from an accidental injury;
15. Auto-erotic asphyxiation;
16. Engaging in mountaineering using ropes and/or other equipment; or
17. Treatment, services, drugs, medicines or supplies used to treat a sickness.

We will not pay any benefits for services and supplies that are not specifically covered or not related to a covered accidental injury.

Affordable protection in an ever-changing world.



At MedMutual Protect, we understand the changes that affect our customers' lives and their need for affordable insurance. Our voluntary benefits play a critical role in employees' financial well-being by helping supplement their current insurance and providing financial protection from the unexpected.

MedMutualProtect.com/Group

MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues.

The underwriting company for the worksite voluntary Accident Expense, Accident Indemnity, Cancer, Critical Illness, Dental, GAP, Short Term Disability and Whole Life Insurance Products is **Reserve National Insurance Company**, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. The underwriting company for the worksite voluntary Hospital Indemnity, Signature Gap, Indemnity Outpatient Prescription Drug, Limited Medical, and Vision Insurance Products is **Fidelity Security Life Insurance Company® (FSL)**. FSL is not financially affiliated with Medical Mutual of Ohio. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Product availability may vary by state. FSL is located in Kansas City, Missouri, and has been rated "A" (Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com.

Neither **Reserve National Insurance Company, FSL**, nor their agents, representatives, associates or employees render legal or tax advice. The employer should seek the expert assistance of its own legal or tax adviser.

The MedMutual Protect voluntary insurance products, either alone or in combination with each other, are not "minimum essential coverage" under the federal Affordable Care Act.

IMPORTANT: If an individual is insured under one or more MedMutual Protect voluntary insurance products and is also covered by Medicaid or a state variation of Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means that instead of paying the benefits to the insured individual, we must pay the benefits to Medicaid or the medical provider to reduce the charges billed to Medicaid. Proposed insureds should consider their circumstances before enrolling in MedMutual Protect coverage.

If you are an employer offering one or more of these insurance products to your employees, the product(s) may constitute a part of an employee benefit plan under the Employee Retirement Income Security Act of 1974 ("ERISA"). An employer offering an ERISA employee benefit plan will be responsible for a number of obligations applicable under ERISA, including, without limitation, the obligation to make required disclosures to employees and file reports with the federal government. MedMutual Protect acts solely as the issuer and underwriter of these insurance products and as such, neither MedMutual Protect nor any of its affiliates or agents assume any fiduciary or administrative responsibility or duties with respect to any employee benefit plan under which the products are made available. You should consult with an experienced attorney concerning the requirements for compliance with ERISA.

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