GUARANTEED ACCEPTANCE ACCIDENT INSURANCE WITH 24-HOUR ON & OFF-THE-JOB COVERAGE

ConnectiCare

Voluntary Supplemental Benefits

Guaranteed Acceptance Accident Insurance

The Accident Insurance[1,2] provides cash benefits for on and off-the-job Accidents, plus School and Training benefits:

Benefit	Coverage Amount
Accident Emergency Treatment	$150 for treatment by a physician and X-rays received in a hospital or physician's office received within 96 hours of the accident
Accident Follow-Up Treatment	$80 for follow-up treatment visits
Initial Accident Hospitalization	$1,800 benefit is payable once for the first hospital admission due to an accident
Accident Hospital Confinement	$250 per day up to 365 days per covered accident
Intensive Care Unit Confinement	$750 per day for up to 15 days per covered accident
Major Diagnostic Exams	$240 for one CT Scan, MRI, or EEG
Physical Therapy	$80 per treatment for one treatment per day, up to a maximum of 10 treatments per covered accident
Appliances	$120 once per covered accident

Q&A

How do I get paid?
Payments will be paid directly to you, not to the doctors, hospitals or other health care providers. You can use your payment as you see fit. Use it to help cover your medical insurance deductibles, copays, household bills and more.

What happens to my benefits if I retire or change occupations?
Nothing changes! Individual ownership provides for continuation of coverage after change of occupation or retirement.

ConnectiCare is a brand name used for products and services offered by ConnectiCare, Inc. & Affiliates, part of the EmblemHealth family of companies.

Connecticut

Underwritten and administered by TRANSAMERICA® LIFE INSURANCE COMPANY

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Benefit	Coverage Amount	
Prosthesis	$450 for one prosthetic device;	
	$900 for two or more prosthetic devices	
Blood/Plasma/Platelets	$240 once per covered accident	
Ambulance	$360 for ambulance transportation;	
	$1,800 for air ambulance transportation	
Transportation	$360 per round trip, up to two round trips per accident	
Family Lodging	$90 per night, limited to one motel/hotel room per night, up to 30 days per covered accident	
Accidental Death	Common Carrier Accident	Other Accident
Insured	$150,000	$50,000
Spouse	$150,000	$50,000
Child	$75,000	$25,000
Additional Accidental Death		
Child Education Benefit[3]	$4,000 per child	
Survivor Career Enrichment Benefit[4]	$4,000	
Day Care Benefit[5]	$1,500 per child	
Accidental Dismemberment	$2,500 - $50,000	
Accidental Loss of Use of Limb	$10,000 - $50,000 for loss occurring within 90 days of the accident	
Second-Degree Burns	$360 - $900 for burns treated by a physician within 96 hours of the accident	
Third-Degree Burns	$900 - $7,200 for burns treated by a physician within 96 hours of the accident	
Lacerations	$24 - $360	
Eye Injury	$42 - $240	
Emergency Dental Work	$48 - $180	
Brain Concussion	$120	
Tendons, Ligaments, Rotator Cuffs	$120 - $600 for detached, torn, ruptured, or severed tendons/ligaments/rotator cuffs, surgically repaired within 1 year of the accident	
Ruptured Discs and/or Torn Cartilage	$120 - $600 for surgical repairs within 1 year of the accident	
Major Surgery	$900 for open abdominal, cranial or thoracic surgery within 1 year of the accident	

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If I have a good medical plan, why do I need accident insurance?

Even quality medical plans can leave you with extra expenses to pay. Costs like plan deductibles, copays for doctor and emergency room care, testing and supplies, or extra costs for out-of-network care to name a few.

Limitations and Exclusions

Insurance coverage on the employee will end on the earliest of: the date of his or her death; the last date for which premium payment has been made, subject to the grace period; or the date he or she sends us a written notice to cancel coverage.

We will not pay benefits for losses caused by or as a result of an insured person: Alcoholism or drug addiction; Descending from an airplane, except as a fare paying passenger on a scheduled or charter flight operated by a scheduled airline; War, or any act of war, whether declared or undeclared; Intoxicants and Narcotics: We are not liable for any loss sustained or contracted in the consequence of an insured person being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; Participating in a felony, riot or insurrection; Commission of or attempt to commit a felony or to which the contributing cause was the insured's being engaged in an illegal occupation; Intentionally self-inflicting bodily injury or attempting suicide; Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception.

Accidental Death and Dismemberment Rider

We will not pay the Accidental Death and Dismemberment Benefit if the insured's death or dismemberment is caused by or results directly or indirectly from the insured's:

- Suicide or intentionally self-inflicted injury;
- Sickness, disease, physical or mental infirmity, pregnancy, or any other kind of illness, or any medical or surgical care, diagnosis, or treatment for such condition;
- Participation in a felony, riot or insurrection;
- Voluntary use of any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction;
- Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- War or any act of war, whether declared or undeclared;
- Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception;
- Participation in professional sports, including motor vehicle or boat racing.

Intoxicants and Narcotics

We will not be liable for any loss sustained or contracted in consequence of the insured person being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

Illegal Occupation

We will not be liable for any loss to which a contributing cause was the insured person's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation.

Termination of Insurance

Insurance coverage on the employee will end on the earliest of:

- The date of his or her death;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date he or she sends us a written notice to cancel coverage.

The insurance coverage on a dependent will cease on the earliest of:

- The date of the employee's death;
- The date the employee's coverage terminates;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date the dependent no longer meets the definition of dependent;
- The date the employee sends us a written notice to cancel coverage on a dependent.

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Subject to the Portability Option, insurance coverage on the employee will end on the earliest of:
- The date of his or her death;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date he or she sends us a written notice to cancel coverage;
- The policy anniversary date following the employee's 65th birthday.

The insurance coverage on a dependent will cease on the earliest of:
- The date of the employee's death;
- The date the employee's coverage terminates;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date the dependent no longer meets the definition of dependent;
- The date the employee sends us a written notice to cancel coverage on a dependent.

Extension of Benefits
Whenever termination of insurance under this section occurs due to termination of employment, such termination will be without prejudice to: any hospital confinement which began while insurance was in force; or any covered treatment or service for which benefits would be provided and which began while insurance was in force; provided, however, that the insured person is and continues to be hospital confined or receiving treatment. Such Extension of Benefits will continue for up to the earlier of: 30 days; or the date on which the insured person is no longer hospitalized or receiving treatment.

Other Insurance with Us
An individual can only have one accident policy or certificate with us. An individual can only have one disability income policy, certificate, or rider with us. If a person already has accident insurance with us, such person is not eligible to apply for this insurance. If a person already has disability income insurance with us, such person is not eligible to apply for the disability income riders.

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[1] This is a brief summary of AccidentAdvance® accident-only insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, Iowa. Policy Form Series CPACC100 and CCACC100. Limitations and exclusions apply. Please refer to the policy and riders for complete details. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policyholder obligations.

[2] For a Complete List of Benefits, please consult your policy.

[3] Benefit available within 365 days of accidental death for all children ages 17 through 21.

[4] Benefit available within 24 months of accidental death. Training program must be at an accredited college, university, a 2-year college, vocational, or trade school and for the purpose of obtaining an independent source of income or enriching the Survivor's ability to earn a living.

[5] Benefit available within 90 days of accidental death for all children ages newborn through 12.

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