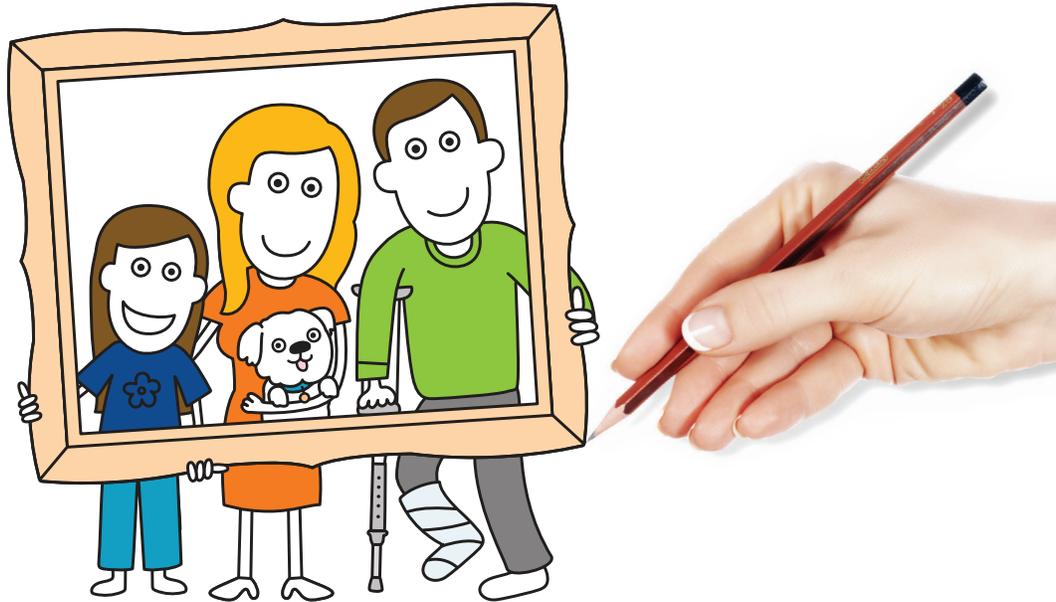




# Voluntary Accident Insurance



## Draw on the protection provided by your benefits.

Great news! IDCA is offering you the opportunity to purchase accident insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.



No one likes to think about the possibility of an accident, but the very likelihood is inescapable. Think about it: Have you or anyone in your family ever had an automobile accident? Slip and fall? How about a bicycle or skiing accident? When was the last time you saw the inside of an Emergency Room? If you're like most Americans, it wasn't too long ago!



Medical insurance offsets most of the treatment costs for injuries resulting from an accident. But what about the out of pocket costs you don't consider? There's time off from work while you or a loved one convalesces, doctor visits and hospital co-pays, medical insurance deductibles, maybe child care expenses—even stocking up on ibuprofen and bandages! It's inconvenient, expensive, and can make a serious dent in a family's savings. Accident insurance provides a hedge against this possibility, paying a fixed, lump-sum benefit for injuries resulting from a covered accident.

These benefits are paid directly to you or your designee, to use however you wish. The benefit schedule specifies payment amounts for events like hospitalizations, Emergency Room treatments, surgery, coma, paralysis, major diagnostic tests, physical therapy, fractures, burns, dislocations, etc.

### **“I already have medical insurance for those things.”**

Medical insurance is a necessity to cover treatment costs for injuries sustained in an accident. You may have other insurance, like auto or homeowner's insurance that may come into play when you or a loved one is involved in an accident.



But treatment costs are only one piece of the financial puzzle when someone is injured. Lost wages and increased household expenses, paired with the leftover costs medical insurance doesn't cover such as co-pays and deductibles, can mean bills piling up just when you're least able to keep up with them.

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**“OK, so I have an accident. It's not a big deal.”**

The economic impact of these fatal unintentional injuries amounted to about \$2,600 per capita, or about \$6,700 per household. These are costs that every individual and household pays for whether directly out of pocket, through higher prices for goods and services or through higher taxes.

— *National Safety Council, 2015*

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**“I don't see the value in another insurance policy.”**

Think about this: You buy life insurance in the event you die. You buy disability insurance in the event you can't work for a period of time because of an illness. But you buy medical insurance because you're pretty sure you're going to need it! Accident insurance is like that: the odds are good you or someone in your family is going to be injured in an accident at some point. And you can purchase coverage for you, you and your spouse, or your entire family.

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**“What if I don't get approved?”**

Actually, you cannot be turned down for this insurance if you are an eligible IDCA Member —coverage is guaranteed—and there is no medical underwriting.

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**“What do I do now?”**

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and complete the enrollment form. If you have questions or require an enrollment form, please contact customer care at 844-892-7410.

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**Why Reliance Standard?**

You are buying Accident insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

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**Do the math:**

 **1 in 8**

Americans sought medical attention for an injury in 2013.

**RELIANCE STANDARD**  
A MEMBER OF THE TOKIO MARINE GROUP

This information is not an insurance policy and does not describe the entire plan. For more detailed information, you must ask your employer's Human Resources benefit manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Group accident coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9453-0111, et al. Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

RS-2406 (4/17)

## Plan Highlights

# Voluntary Group Accident Insurance



## Independent Distributors Consulting Association

### COVERAGE

Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

### ELIGIBILITY

Distributors: Active working 30 or more hours per week.

Distributor must be under age 70 at date of application.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ Your legal spouse or your domestic partner named on an Affidavit of Domestic Partnership. Spouse must be under age 70 at date of application.
- ▶ Your unmarried financially dependent children\* from birth to 20 years (to 26 years if full-time student)  
\*natural, legally adopted, stepchildren, and foster children in your custody

Age limit does not apply to handicapped children.

### BENEFIT AMOUNT

See Full Schedule of Benefits on next page

**BENEFIT REDUCTION DUE TO AGE- AD&D  
(applicable to distributor/spouse coverage)**

### FEATURES

- ▶ Portability to employee age 70

### EXCLUSIONS

Benefits will not be paid for any loss caused by: sickness; suicide; war; air travel (except as a passenger on commercial flights); assault/felony; acute or chronic intoxication; voluntary consumption of illegal or controlled substance or prescribed narcotic or drug; or injuries arising out of or in the course of employment for wage or profit

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-9453-0111 ,et al.

RELIANCE STANDARD

LIFE INSURANCE COMPANY A MEMBER OF THE 101-10 MARKET GROUP

## Plan Highlights

# Voluntary Group Accident Insurance



### SCHEDULE OF BENEFITS

|  | Plan B   | Plan C   |
|--|--|--|
| <b>Emergency Care Benefits</b>                                     |  |  |
| Ambulance Transportation   | \$150 Ground, \$750 Air  | \$200 Ground, \$1000 Air   |
| Emergency Treatment  | \$200  | \$250  |
| Diagnostic Examination (once per covered accident)                 | \$200  | \$400  |
| Initial Physician Office Visit(once per covered accident)          | \$75   | \$100  |
| <b>General Treatment Benefits</b>                                  |  |  |
| Initial Hospital Admission(once per covered accident)              | \$1,000  | \$1,500  |
| Initial ICU Hospital Admission                                     | \$1,500  | \$2,250  |
| Hospital Confinement per day                                       | \$250, 365 days max  | \$350, 365 days max  |
| ICU Confinement per day  | \$500, 30 days max   | \$700, 30 days max   |
| Rehabilitation Facility Confinement                                | \$100/day, 30 days max   | \$150/day, 30 days max   |
| Follow-up Physician Office Visit (once per covered accident)       | \$75   | \$100  |
| Transportation(more than 100 miles, 3 roundtrips max)              | \$450  | \$600  |
| Lodging (for 1 person, more than 100 miles from residence)         | \$150/30 days max  | \$200/30 days max  |
| <b>Paralysis Benefits</b>  |  |  |
| Paralysis Benefits   | \$15,000 quadriplegia;\$7,500 paraplegia/hemiplegia  | \$20,000 quadriplegia;\$10,000 paraplegia/hemiplegia   |
| <b>Surgery Benefits</b>  |  |  |
| Surgery Benefits   | \$150 for Exploratory no repair; \$450 for Knee Cartilage; \$1,500 for Abdominal or Thoracic; \$750 for Ruptured Disc; Up to \$900 Tendon, Ligament, or Rotator Cuff   | \$200 for Exploratory no repair; \$800 for Knee Cartilage; \$2,000 for Abdominal or Thoracic; \$1,000 for Ruptured Disc; Up to \$1,500 Tendon, Ligament, or Rotator Cuff |
| <b>Transitional Benefits</b>                                       |  |  |
| Medical Appliance  | \$150  | \$200  |
| Prosthesis   | \$1,500 for two or more, \$750 for one   | \$2,000 for two or more, \$1,000 for one   |
| Physical Therapy   | \$35 per session, up to 6 sessions   | \$50 per session, up to 6 sessions   |
| <b>Specific Covered Injury &amp; Treatment Benefits</b>            |  |  |
| Fractures  | Up to \$7,500 for certain surgical repair; Up to \$3,750 for non-surgical; Chip:25% of non-surgical full fracture benefit; Multiple:100% of highest sustained fracture | Up to \$10,000 for certain surgical repair; Up to \$5,000 for non-surgical; Chip:25% of non-surgical full fracture benefit; Multiple:100% of highest sustained fracture  |
| Dislocations   | Up to \$4,800 for surgical; Up to \$2,400 for non-surgical; Partial- 25% of non-surgical full dislocation; Multiple-100% of highest dislocation benefit                | Up to \$6,400 for surgical; Up to \$3,200 for non-surgical; Partial- 25% of non-surgical full dislocation; Multiple-100% of highest dislocation benefit                  |
| Blood/Plasma/Platelets   | \$300  | \$400  |
| Burns  | Up to \$1,600 for 2nd degree burns; Up to \$12,800 for 3rd degree burns; Skin Graft- 25% of benefit payable  | Up to \$3,200 for 2nd degree burns; Up to \$25,600 for 3rd degree burns; Skin Graft- 25% of benefit  |
| Coma   | \$7,500  | \$10,000   |
| Concussion   | \$150  | \$200  |
| Dental Injury  | \$300 for Crown; \$75 for Extraction   | \$400 for Crown; \$100 for Extraction  |
| Eye Injury   | \$150 for removal of foreign object; \$300 for surgical repair   | \$200 for removal of foreign object; \$400 for surgical repair   |
| Lacerations  | Up to \$600  | Up to \$800  |
| <b>Accidental Death &amp; Dismemberment Benefits</b>               |  |  |
| Accidental Death   | Employee: \$50,000 Spouse: \$25,000<br>Child: \$10,000 per child   | Employee: \$100,000 Spouse: \$50,000<br>Child: \$20,000 per child  |
| Common Carrier   | 100% of Accidental Death Benefit   | 100% of Accidental Death Benefit   |
| <b>Accidental Dismemberment</b>                                    |  |  |
| Single Loss- hand/foot/arm/leg/sight in one eye/hearing in one ear | 50% of Accidental Death Benefit  | 50% of Accidental Death Benefit  |
| Catastrophic Loss- 2+ losses (except thumb, finger or toe)         | 100% of Accidental Death Benefit   | 100% of Accidental Death Benefit   |
| Thumb/Finger/Toe   | \$500-\$1500   | \$500-\$1500   |
| Catastrophic Loss of Speech  | 100% of Accidental Death Benefit   | 100% of Accidental Death Benefit   |
| <b>Wellness (Health Screenin1) Benefit</b>                         |  |  |
| Wellness (Health Screening) Benefit                                | \$75   | \$100  |