

Accident insurance

Protecting your people when life takes an unexpected turn

In today's workplace, employees want benefits that go beyond traditional coverage — solutions that help support financial security when the unexpected happens. Accident Insurance offers a smart, affordable way to support your workforce with added protection.

When a covered injury occurs, whether it's a sports mishap, a slip and fall, or another unexpected injury, accident coverage provides cash benefits paid directly to employees. These benefits can help with out-of-pocket expenses, giving them one less thing to worry about. So they can focus on recovery instead of financial strain.

What's covered?

Our policies offer broad protection for accident-related care, including:

- Treatment for broken bones, burns and other injuries
- Emergency room and ambulance services
- Hospital and ICU stays
- Diagnostic exams and imaging
- Physical therapy and rehabilitation

Why it matters to employers like you

Offering Accident Insurance is a cost-effective way to enhance your benefits package and deliver more value to your employees, without adding cost or complexity to your strategy.

Our options:

- 1 No cost to your company:** 100% employee-paid, so you can expand your benefits offering without impacting your budget.
- 2 Valued by employees:** Elevates your benefits package with options that matter — supporting well-being and designed to help retain talent in a competitive market.
- 3 Simple to administer:** Backed by our responsive support, making implementation and ongoing management easy for your team.

Enhanced benefits for organized sports

The organized sports booster increases benefits by 25% when a covered accident results in an injury during participation in an eligible organized sport, helping provide added financial support for active employees and their families.

Wellness suite

We believe recovery involves more than just physical progress. That's why our options includes added benefits that support holistic well-being:

- Health screening benefit for completing eligible wellness exams
- Family caregiver benefit for employees supporting loved ones who are confined or receiving home health care
- Mental health support following a covered accident

Each calendar year, covered individuals may choose one Wellness Suite benefit that best supports their wellness goals.

Wellness Suites are not available in: VA, VT, WA. Wellness Suites are referred to as Additional Care Benefits in ID, Mental Health in MI, and Recovery Care Benefits in NH. Health Screenings are not available in ID, MI, NH. Health Screenings are referred to as Wellness Screening in CO. Family Caregiver is not Available in CA, HI, MI, NJ, OR, PA, TX. Mental Health is not available in NJ. Covered individuals are eligible for one Wellness Suite benefit per calendar year. Organized sports benefit booster is not available in PA. ID defines organized sport as a professional sport.

Let's build a stronger benefits strategy together.

Accident insurance can help employees stay financially steady when life throws them off balance. It's a powerful way to show your commitment to their well-being.

Connect with your OneAmerica Financial sales professional or your trusted employee benefits professional to explore how accident coverage can help enhance your overall benefits strategy.

Note: OneAmerica Financial® is the marketing name of the companies of OneAmerica Financial. Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial company. Accident Insurance Product Form numbers: ACC G 4300, ACC GC4300, ACCGC 4300SCH. Not available in all states or may vary by state.

ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE PRODUCT. This coverage is not comprehensive major medical insurance, is not a substitute for major medical coverage, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Benefits are payable as fixed benefits for covered services only and are subject to policy terms, conditions, eligibility, limitations, and exclusions. Some benefits have limits on the number of services provided or the time frame in which the services must be rendered. Benefits may be reduced or terminated at age 65 or a later age if selected by your employer. Pre-existing condition limitations may apply. For costs and complete details, contact the agent or company.

A hospital is a licensed and accredited medical facility that provides inpatient care for illness or injury, including physician supervision, 24-hour nursing care, and access to medical, diagnostic and surgical services. A hospital does not include facilities primarily used for rehabilitation, long-term care, hospice, substance abuse treatment, mental health treatment, nursing home care, or other custodial or convalescent care.