

Accident insurance

A moment can change everything

You're walking the dog, heading to a weekend soccer game, or just grabbing groceries, and then it happens. A fall, a fracture, a trip to the emergency room. Suddenly, your routine is interrupted, and so is your budget.

That's where we come in.

Accident insurance helps you stay financially steady when life throws you off balance. With cash benefits paid directly to you, you choose how to use the money, whether it's for medical bills, childcare, or just keeping the lights on. It's support that helps take a little of the worry off your plate so you can focus on getting back on your feet.

Why choose accident insurance during enrollment?

- No medical exams or health questions at time of application
- Easy payroll deduction
- Portable coverage that you may be able to take with you if you leave your employer
- Coverage for your spouse and children (if available)
- Cash payments made directly to you



What's covered?

Sampling of covered benefits:

- Ground or air ambulance transportation
- Emergency room treatment following an accident
- Observation room treatment
- Hospital admission and confinement
- Diagnostic exams and X-rays
- Physical therapy and inpatient rehabilitation
- Fractures and dislocations (surgical and nonsurgical)
- Severe burns and lacerations requiring medical care
- Organized sports booster for injuries resulting from participation in an eligible organized sport

Wellness Suite

Accident insurance includes more than just emergency support; it also rewards proactive care and supports your well-being:

- 1** Health screening benefit for completing an eligible preventative exam
- 2** Family caregiver benefit for supporting loved ones after a covered accident
- 3** Mental health support when treatment is needed following an accident

Each calendar year, you may choose one Wellness Suite benefit that best supports your 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.

Consider electing accident insurance during your benefits enrollment period.

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 number: ACC G 4300, ACC GC 4300, ACC GC 4300 SCH. 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.