

Accident insurance

When a covered accident happens, employees receive direct cash payments that can help offset out-of-pocket expenses — so they can focus on healing, not just coping.

Emergency care	Option 1	Option 2	Option 3
Ambulance (air)	\$1,000	\$1,500	\$2,500
Ambulance (ground)	\$200	\$225	\$250
Emergency room treatment	\$200	\$250	\$300
X-ray	\$50	\$75	\$100
Major diagnostic exam	\$150	\$200	\$250
Hospital and ongoing care	Option 1	Option 2	Option 3
Hospital admission	\$1,000	\$2,000	\$3,000
Hospital daily confinement ¹	\$200	\$300	\$400
ICU admission	\$1,000	\$1,500	\$2,000
ICU daily confinement	\$200	\$300	\$400
Observation room treatment	\$200	\$300	\$400
Inpatient rehabilitation	\$100	\$150	\$200
Epidural/pain management	\$100	\$150	\$200
Fractures and dislocations	Option 1	Option 2	Option 3
Closed fractures (non-surgical)	\$1,500	\$2,000	\$3,000
Open fractures (surgical)	\$3,000	\$4,000	\$6,000
Closed dislocations (non-surgical)	\$1,500	\$2,000	\$3,000
Open dislocations (surgical)	\$3,000	\$4,000	\$6,000
Severe burns and lacerations	Option 1	Option 2	Option 3
Severe burns (2nd or 3rd degree)	Up to \$10,000	Up to \$20,000	Up to \$25,000
Skin grafts (% of severe burn benefit)	50%	50%	50%
Lacerations requiring stitches	Up to \$300	Up to \$400	Up to \$600
Catastrophic	Option 1	Option 2	Option 3
Accidental death (employee)	\$25,000	\$50,000	\$75,000
Common carrier accidental death (employee)	\$50,000	\$100,000	\$150,000
Coma	\$10,000	\$15,000	\$20,000
Paralysis	Up to \$10,000	Up to \$15,000	Up to \$20,000

1. Hospital Confinement is not available in ID.

Organized sports benefit booster

Provides a 25% higher benefit for covered accidental injuries sustained while participating in an eligible organized sport. Organized sports include formally registered, supervised competitions or activities governed by an organization and officiated by a certified official.

Wellness suite

The Wellness Suite provides additional cash benefits for eligible health screenings, family caregiving and mental health services, extending the value of Supplemental Health coverage. Whether focused on prevention, caring for a loved one or seeking support during a difficult time, these benefits can help covered people get more value from their coverage. Each calendar year, covered individuals may choose one Wellness Suite benefit that best supports their wellness goals.

Health screenings	Pays a \$50 benefit when a covered individual completes an eligible screening under the supervision of a physician.
Family caregiver	Pays a \$50 benefit for the care of a family member who is either confined or receiving home health care.
Mental health support	Pays a \$50 benefit when a covered individual receives mental health services as treatment resulting from a covered accident. To qualify, treatment must begin and be provided within 365 days of the accident.

*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. Health Screenings are referred to as Accident Screenings in TX. Family Caregiver is not Available in CA, HI, MI, NJ, OR, PA, TX. Mental Health is not available in NJ. Organized sports benefit booster is not available in PA. ID defines organized sport as a professional sport. Covered individuals are eligible for one Wellness Suite benefit per calendar year.

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.



Coverage highlights

- **Inclusive family protection** - Coverage available for spouses and children helps safeguard employees' loved ones and adds meaningful value to your overall benefits offering.
- **Extensive coverage** - Over 100 accident-related benefits to choose from, offering broad protection for a wide range of injuries and events.
- **Expanded benefits*** - Coverage includes preventative health screenings, family caregiving and mental health support, demonstrating your commitment to overall well-being.
- **Compassionate, relationship-driven care** – Every interaction is guided by empathy and understanding, ensuring employees feel supported and valued at every step.

Ready to strengthen your benefits strategy?

Accident insurance helps keep employees moving forward — because we've got their back. It offers meaningful protection designed to be easy to administer, affordable, and responsive to everyday risks.

Note: OneAmerica Financial® is the marketing name for 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.