



Amalgamated Life

Group • Stop Loss • Voluntary



Accident Insurance

Offering Vital Protection When Accidents Happen

Unfortunately, accidents are a fact of life. They come in many forms, ranging from falls, burns or unintentional poisoning to motor vehicle or gun-related accidents. They cause a wide range of injuries which, in turn, can create a tremendous financial burden for men and women who are unprepared. Amalgamated Life offers a robust Accident Insurance policy designed to provide vital protection when an accident-related injury occurs.

BENEFIT	AMOUNT
Primary Insured	
Non-Common Carrier Accident	\$25,000
Common Carrier Accident	\$100,000
Catastrophic Accident	\$20,000*
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$10,000
Loss of one finger or toe	\$2,000
Spouse	
Non-Common Carrier Accident	\$25,000
Common Carrier Accident	\$100,000
Catastrophic Accident	\$10,000*
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$5,000
Loss of one finger or toe	\$1,000
Children	
Non-Common Carrier Accident	\$5,000
Common Carrier Accident	\$10,000
Catastrophic Accident	\$10,000*
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$5,000
Loss of one finger or toe	\$1,000
*Benefit for Catastrophic Accident decreases by 50% at age 70 Same for Insured, Spouse or Children	
Accident Follow-Up	\$25
Air Ambulance	\$500
Ambulance	\$150
Blood, Plasma, Platelets	\$200
Burns	
Flat amount for:	
2nd degree for 36% or more of body surface	\$500
3rd degree 9-34 sq. in. of body surface	\$1,000
3rd degree 35 or more sq. in. of body surface	\$10,000

BENEFIT	AMOUNT
Concussion	\$50
Dislocation (based on joint involved)	\$50 to \$1,000
Emergency Dental Work	
Broken teeth	\$200
Emergency Room Treatment	\$150
Eye Injury	
Removal of Foreign Object	\$50
Fracture (based on bone involved)	\$100 to \$1,500
Hospital Admission	\$1,000
Hospital Confinement Per Day	\$160
Hospital ICU Admission	\$1,500
Hospital ICU Confinement Per Day	\$400
Initial Office Visit	\$25
Knee Cartilage (Torn)	\$250
Laceration	\$200
Lodging Per Day	\$100
Major Diagnostic Exam	\$100
Medical Appliances	\$100
Pain Management/Epidural	\$75
Physical Therapy Per Day	\$25
Prosthetic Device/Artificial Limb	
One prosthetic device or artificial limb	\$500
More than one device or artificial limb	\$750
Rehabilitation Unit Per Day	\$100
Ruptured Disc	\$250
Transportation	\$350
X-Ray	\$50



YOU Decide How to Use the Cash Benefits

Our cash benefits provide you with greater coverage options because you get to decide how to use them.



Finances

Can help protect your HSAs, savings, retirement plans and 401ks from being depleted

Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city

Home

You can use your cash benefits to help pay the mortgage, rental payments, or perform needed home repairs for your after care

Expenses

The cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

ACCIDENT PLAN FEATURES

- **Guaranteed Issue**—No medical questions asked
- **Guaranteed Renewable**—Coverage remains in force for life as long as premiums are paid
- **Coverage for Family**—Insured, spouse and dependent children
- **Portability**—Insured can keep benefits even with a change of jobs or retirement
- **Level Premium**—Rates do not increase with age

HERE'S HOW IT WORKS

Imagine while cleaning the gutters, you fall from the ladder and break your leg.

These are out-of-pocket expenses you may encounter:

- \$100** Emergency room copay
- \$250** Deductible (copays do not count toward deductible)
- \$35** Specialist visit copay—orthopedic surgeon
- \$350** Specialist visit copay—occupational/physical therapy for 10 days
- \$735** **Out-of-pocket expenses**

And here is a sample of benefits you may be eligible for with Amalgamated Life's Accident Insurance:

- \$150** Accident Emergency Treatment
- \$50** X-Ray (for diagnosis of broken leg)
- \$150** MRI
- \$675** Fracture (broken leg)
- \$100** Appliance (crutches)
- \$25** Accident Follow-up Doctor (\$25 per visit, up to 1 per accident)
- \$150** Physical Therapy (\$25/day for 6 days)

\$1,150 of benefits paid to you in addition to other coverage you may have with other insurance companies

ACCIDENT CLAIMS CHECKLIST

Have this information handy to identify your policy:

- ☐ Policy number
- ☐ Policyholder's name
- ☐ Policyholder's date of birth
- ☐ Policyholder's address

Here's a list of common items you will need to file a claim:

- ☐ Patient's name and date of birth
- ☐ Patient's relationship to policyholder
- ☐ Date and description of injury
- ☐ Location of accident
- ☐ Copy of police report (motor vehicle accidents)
- ☐ Authorization to obtain information: To allow Amalgamated Life to contact your provider on your behalf, please include the provider's name, address and fax number (if available)
- ☐ For hospital confinement: Ask your hospital to provide a completed UB04 document or ask your physician to provide a completed HCFA 1500 document
- ☐ For surgery: Include the operative report, and both the surgeon's and anesthesia's bills
- ☐ Include all ambulance, mobility aids, lodging and transportation invoices

Amalgamated Life Insurance Company

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943.

Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

For General Questions and Claim Questions

Toll Free Telephone Number

866-975-4089

Fax (for sending a claim)

914-367-4114

Email

MemberWebInquiry@amalgamatedbenefits.com

Claims Mailing Address

Amalgamated Life Insurance Company
Voluntary Benefits Department
P.O. Box 5453
White Plains, NY 10602-5453
submitclaimforms@amalgamatedbenefits.com

Call center hours:

Monday thru Thursday 8am-8pm EST
Friday 8am-6pm EST
Saturday 9am-1pm EST

Amalgamated Life Insurance Company

333 Westchester Avenue, White Plains, NY 10604
866.975.4089

www.amalgamatedbenefits.com

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Policy Form: AMIACCP-14 (NY)

**Benefit for Catastrophic Accident decreases by 50% at age 70. Same for Insured, Spouse or Children*

The information in this product brochure is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual or group policy/ certificate. If the information in this product brochure differs from the individual or group policy/ certificate, the terms of the policy govern. For specific information regarding features and benefits on Amalgamated Life's Worksite Policies, call 866-975-4089.