



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 90 days to report	\$50,000
Common Carrier Accident 90 days to report	\$200,000
Catastrophic Accident* 90 days to report	\$40,000
Loss of one hand, one foot, one arm, one leg, or sight of one eye	\$20,000
Loss of one finger or one toe	\$4,000
Spouse	
Non-Common Carrier Accident 90 days to report	\$50,000
Common Carrier Accident 90 days to report	\$200,000
Catastrophic Accident* 90 days to report	\$20,000
Loss of one hand, one foot, one arm, one leg, or sight of one eye	\$10,000
Loss of one finger or one toe	\$2,000
Children	
Non-Common Carrier Accident 90 days to report	\$10,000
Common Carrier Accident 90 days to report	\$20,000
Catastrophic Accident* 90 days to report	\$20,000
Loss of one hand, one foot, one arm, one leg, or sight of one eye	\$10,000
Loss of one finger or one toe	\$2,000
*Benefit for Catastrophic Accident decreases by 50% at age 70 Same for Insured, Spouse or Children	
Accident Follow-Up Within 90 days; 1 follow-up covered	\$50
Air Ambulance Within 72 hours	\$1,000
Ambulance Within 90 days	\$300
Blood, Plasma, Platelets Within 30 days	\$400
Burns Within 72 hours	
2nd degree for 36% or more of body surface	\$1,000
3rd degree 9-34 sq. in. of body surface	\$2,000
3rd degree more than 35 sq. in. of body surface	\$20,000
Coma Within 90 days (Minimum comatose period is 7 days)	\$15,000
Concussion Within 72 hours	\$100
Dislocation (based on joint involved) Within 90 days	
Open reduction	\$200 to \$4,000
Closed reduction	\$100 to \$2,000
Emergency Dental Work Within 90 days	
Broken teeth repaired with crown(s)	\$600
Broken teeth resulting in extraction(s)	\$200
Emergency Room Treatment Within 72 hours	\$300
Eye Injury Within 90 days	
Surgical repair	\$400
Removal of foreign object	\$100
Fracture (based on bone involved) Within 90 days	
Open reduction	\$400 to \$3,000
Closed reduction	\$200 to \$3,000

BENEFIT	AMOUNT
Hospital Admission Within 30 days	\$2,000
Hospital Confinement Per Day Within 90 days (Maximum of 30 days covered)	\$400
Hospital ICU Admission Within 30 days	\$3,000
Hospital ICU Confinement Per Day Within 90 days (Maximum of 30 days covered)	\$800
Initial Office Visit Within 90 days	\$50
Knee Cartilage (Torn) Within 90 days	
With surgical repair	\$1,000
Exploratory surgery or debridement	\$300
Laceration Within 30 days	
Treated without stitches, staples, or glue	\$50
3 inches or less	\$100
Between 3 and 5 (including 5) inches	\$400
Over 5 inches	\$800
Lodging Per Day (Maximum of 30 days covered)	\$200
Major Diagnostic Exam Within 90 days	\$300
Medical Appliances Within 90 days	\$200
Pain Management/Epidural Benefit Within 90 days	\$150
Paralysis Benefit Within 90 days	
Hemiplegia	\$8,000
Paraplegia	\$10,000
Quadriplegia	\$20,000
Physical Therapy Per Day Within 90 days	\$50
Prosthetic Device/Artificial Limb Within 90 days	
One prosthetic device or artificial limb	\$1,000
More than one device or artificial limb	\$1,500
Rehabilitation Unit Per Day Within 90 days	\$200
Ruptured Disc with Surgical Repair Within 180 days	\$1,000
Skin Graft	100% burn benefit
Surgery Within 30 days	
Cranial	\$2,000
Hernia with surgical repair	\$2,000
Abdominal/Thoracic with surgical repair	\$2,000
Abdominal/Thoracic exploratory surgery	\$300
Miscellaneous surgery with general anesthesia	\$500
Miscellaneous surgery with conscious sedation	\$200
Tendon/Ligament/Rotator Cuff Within 90 days	
Surgical repair	\$1,000
Exploratory surgery	\$300
Transportation	\$700
X-Ray Within 90 days	\$100



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

OmniChannel Contact Center Hours:

Monday thru Thursday 8am-8pm EST
Friday 8am-6pm EST
Saturday 9am-2pm EST

Amalgamated Life Insurance Company

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866.975.4089

www.amalgamatedbenefits.com

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Policy Form: AMIACCP-14**

**Features & form numbers may vary by state

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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.