Accidental Injury Insurance

New Plan Offering By Cigna

Accidental Injury Insurance helps protect you when the unexpected occurs, with cash benefits paid directly to you for a covered accidental injury.

Fixing the bike is one thing—what about fixing you?

Billy, a 35 year-old cycling enthusiast, hit a wet patch and had a bad fall. Taken by ambulance to the hospital, he was given some tests, diagnosed with a broken clavicle, treated, and had to have therapy to get him back to 100% cycling shape. (The bike was saved, too!)

Billy's medical coverage didn't cover all his costs. Fortunately, he had **Accidental Injury Insurance** to help pay for uncovered medical AND everyday expenses.



Click the video thumbnail to watch the video for more information about Cigna's Accidental Injury coverage.

\$50 Wellness Benefit!

Accidental Injury coverage comes with a \$50 benefit per covered person when you participate in your Wellness Treatment, Health Screening Test, and/or Preventive Care Benefit!

Don't miss this added incentive!



Benefits Payable For...

Emergency Care Treatment

Physician Office Visit

Hospital Admission

Fractures & Dislocations

Follow-up Care

Ambulance (Ground/Water/Air)



Accidental Injury Plan Offerings		
Plan Offerings	Plan Amounts	
Initial & Emergency Care		
Emergency Care Treatment	\$200	
Physician Office Visit (includes urgent care)	\$200	
Diagnostic Exam	\$100	
Ground or Water Ambulance	\$600	
Air Ambulance	\$1,500	
Hospitalization Benefits		
Hospital Admission	\$1,000	
Intensive Care Unit Admission	\$1,000	
Hospital Stay	\$200	
Intensive Care Unit Stay	\$400	
Fractures and Dislocations		
Per covered surgically-repaired fracture	\$800-\$8,250	
Per covered non-surgically-repaired fracture	\$400-\$4,125	
Chip Fracture (percent of fracture benefit)	25%	
Per covered surgically-repaired dislocation	\$300-\$6,000	
Per covered non-surgically-repaired dislocation	\$150-\$3,000	
Follow-Up Care		
Follow-up Physician/Medical Professional Office Visit	\$75	
Follow-up Physical Therapy Visit	\$75	
Enhanced Accident Benefits Examples		
Small Lacerations (Less than or equal to 6 inches long and requires 2 or more sutures)	\$50	
Large Lacerations (More than 6 inches long and requires 2 or more sutures)	\$500	
Concussion	\$300	
Coma (lasting 7 days with no response)	\$10,000	
Wellness Treatment, Health Screening Test & Preventive Care Benefit		
Benefit paid for all covered persons is 100% of the benefit shown. Also includes COVID-19 Immunization, Tests, and Screenings. Virtual Care accepted.	\$50	
Sports Accident Benefit		
Organized and Personal Sports Activity Limited to 10 per year	50% of the qualified benefit	

Accidental injury Semi-Monthly Costs		
Tier	Plan	
Employee	\$2.95	
Employee & Spouse	\$5.31	
Employee & Child(ren)	\$7.27	
Employee & Family	\$9.63	

For a full summary of benefits, click <u>HERE.</u>

