

Coverage

Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

Eligibility

ALL ELIGIBLE COLLEAGUES

DEPENDENTS: You must be insured for your Dependents to be covered. Dependents are:

- Your legal spouse
- Your dependent children from birth to age 26.

A person may not have coverage as both a Colleague and Dependent.

Benefit Amount

See Full Schedule of Benefits on next page.

Features

- Portability — when you leave employment with Nebraska Medicine you can keep your current coverage and pay Reliance Standard directly for this plan
- 24-Hour Travel Assistance Services: 800-456-3893
- Off-the-Job Coverage



Voluntary Group Accident Insurance



HERE TO HELP

Nebraska Medicine is excited to provide an enhanced benefit service for our colleagues. We have a full-time Benefit Communication Specialist (BCS) available to educate you on our benefit offerings and offer enrollment assistance through benefit education sessions.

- Collaborate with you to find a convenient meeting time over the phone or virtually. In-person meetings may be an option depending on location and availability.
- Provide a personal way for you to understand your benefits and how to maximize them.
- Help you enroll in your benefits via Workday.

QUESTIONS?

Contact **402-559-4339** for more information and to schedule your personalized benefit review.

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9537, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.

Benefits

	Amount
Ambulance	\$400 Ground, \$2,000 Air
Blood, Plasma and Platelets	\$450
Burns	To \$1,600 for second-degree burns; To \$12,800 for third-degree burns; Skin Graft — 50% of benefit payable for Burns
Chiropractic Services (per Visit)	\$50 per session, 6 sessions maximum
Coma	\$10,000
Concussion	\$200
Dental Injury	\$300 for Crown; \$100 for Extraction
Diagnostic Exams	\$200 per CT/MRI scan
Dislocation	To \$4,000 for Non-surgical; To \$8,000 for Surgical; Partial — 25% of full dislocation; Multiple — 200% of highest dislocation benefit
Emergency Treatment	\$300
Epidural Anesthesia Injection (per Injection)	\$200, 2 maximum
Eye Injury	\$200 for removal of foreign object, \$400 for surgical repair
Fractures	To \$6,250 for Non-surgical; To \$12,500 for Surgical repair; Chip fracture: 25% of nonsurgical benefit; Multiple fractures: 200% of highest sustained fracture
Initial Hospital Admission	\$1,500
Initial Intensive Care Unit (ICU) Hospital Admission	\$2,500
Hospital Confinement (per Day)	\$400, 365 days maximum
Intensive Care Unit (ICU) Confinement (per Day)	\$800, 30 days maximum
Lacerations	To \$800
Lodging (per Day)	\$200 per day up to 30 days if more than 100 miles from residence
Medical Appliances	\$200
Organized Youth Sports Benefit	25% of the benefit amount

	Amount
Paralysis	\$30,000 quadriplegia; \$15,000 paraplegia/hemiplegia
Physical Therapy (per Session)	\$50, 12 sessions maximum
Physician Visit	\$100 Initial, \$100 Follow-up
Prosthesis	\$750 for one, \$1,500 for two or more
Rehabilitation Facility Confinement (per Day)	\$100, 30 days maximum
Surgery	\$275 for Exploratory; \$825 for Knee Cartilage; \$2,750 for Abdominal or Thoracic; \$1,375 for Ruptured Disc; To \$1,650 Tendon, Ligament, or Rotator cuff
Transportation	\$600, if more than 100 miles from residence
X-Rays	\$75

Accidental Death Benefits

	Amount
Colleague AD&D	\$50,000
Spouse AD&D	\$20,000
Child AD&D	\$10,000
Common Carrier	100%

Accidental Dismemberment Benefits

	% of AD Benefit Amount
Single Loss	50%
Multiple Loss (Catastrophic)	100%
Thumb/Finger/Toe	1%
2+ Thumb/Finger/Toe	3%
Speech	100%

Biweekly Premiums	
Accident Tier	Premium
Colleague Only	\$4.80
Colleague + Spouse	\$7.69
Colleague + Child(ren)	\$9.52
Colleague + Family	\$12.41