

Plan Highlights

Voluntary Group Accident Insurance



CharterCARE Health Partners

COVERAGE

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

ELIGIBILITY

All eligible Full-Time Employees

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

- ▶ Your legal spouse or domestic partner.
- ▶ Your dependent children from birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.

BENEFIT AMOUNT

See Full Schedule of Benefits on next page

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

MONTHLY PREMIUM

Coverage	Premium
Employee	\$ 12.53
Employee and Spouse	\$ 21.82
Employee & Children	\$ 24.23
Employee & Family	\$ 33.04

FEATURES

- ▶ Portability
- ▶ FMLA/MSLA Continuation
- ▶ Travel Assistance
- ▶ 24-Hour Coverage
- ▶ Global Coverage

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9547, et al, 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. Product features and availability may vary by state.

Reliance Matrix is a branding name. Coverage is underwritten by Reliance Standard Life Insurance Company, which 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 offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.

Benefits	Amount
Ambulance	\$400 Ground, \$2,000 Air
Blood, Plasma and Platelets	\$300
Burns	To \$3,200 for 2nd degree burns; To \$6,400 for 3rd degree burns; Skin Graft - 50% of benefit payable for Burns
Coma	\$5,000
Concussion	\$100
Dental Injury	\$300 for Crown; \$100 for Extraction
Diagnostic Exams	\$250 per CT/MRI scan
Dislocation	To \$2,800 for Non-surgical; To \$5,600 for Surgical; Partial - 50% of full dislocation; Multiple - 200% of highest dislocation benefit
Emergency Treatment (includes Urgent Care)	\$255
Epidural Anesthesia Injection (per Injection)	\$150, 2 maximum
Eye Injury	\$150 for removal of foreign object, \$300 for surgical repair
Fractures	To \$4,375 for Non-surgical; To \$8,750 for Surgical repair; Chip fracture: 50% of non-surgical benefit; Multiple fractures: 200% of highest sustained fracture
Initial Hospital Admission	\$1,000
Initial Intensive Care Unit (ICU) Hospital Admission	\$1,500
Hospital Confinement (per Day)	\$300, 365 days maximum
Intensive Care Unit (ICU) Confinement (per Day)	\$600, 30 days maximum
Lacerations	To \$600
Lodging (per Day)	\$150 per day up to 30 days if more than 100 miles from residence
Medical Appliances	\$225
Organized Youth Sports Benefit	25% of the benefit amount
Paralysis	\$10,000 quadriplegia; \$5,000 paraplegia/hemiplegia
Physical Therapy (per Session)	\$50, 12 sessions maximum
Physician Visit	\$125 Initial, \$125 Follow-up
Prosthesis	\$750 for one, \$1,500 for two or more
Rehabilitation Facility Confinement (per Day)	\$100, 30 days maximum
Surgery	\$225 for Exploratory; \$675 for Knee Cartilage; \$2,250 for Abdominal or Thoracic; \$1,125 for Ruptured Disc; to \$675 Tendon, Ligament, or Rotator cuff
Transportation	\$600, if more than 100 miles from residence
X-Rays	\$125
Wellness (Health Screening) Benefit	Amount
Wellness (Health Screening)	\$50

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9547, et al, 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. Product features and availability may vary by state.

Reliance Matrix is a branding name. Coverage is underwritten by Reliance Standard Life Insurance Company, which 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 offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.