

# CIGNA ACCIDENTAL INJURY BENEFITS

## Devereux

Cigna Accidental Injury insurance can provide the coverage and additional financial protection employees and their families may need for expenses associated with an unexpected covered accident. With Cigna Accidental Injury insurance, a payment is made directly to the covered person\* and the money can be used as the individual sees fit. There are no copays, deductibles, coinsurance or network requirements. Coverage continues after the first covered accident and helps provide additional financial protection for future covered accidents.

### COVERAGE AND BENEFIT AMOUNTS

#### INITIAL CARE AND EMERGENCY CARE

Benefit Type	Amount
<b>Emergency Care Treatment</b> Limited to 1 per accident, 1 accident per month.	\$200
<b>Physician Office Visit</b> Limited to 1 per accident.	\$100
<b>Diagnostic Exam (X-ray or lab)</b> Limited 1 per accident, 1 accident per month.	\$200
<b>Ground/Water Ambulance (to nearest hospital)</b>	\$200
<b>Air Ambulance</b> Limited 1 per accident, 1 accident per month.	\$600

#### HOSPITALIZATION

Benefit Type	Amount
<b>Hospital Admission</b> Limited to 1 per accident, 1 accident per month.	\$1,000
<b>Hospital Stay</b> Limited to 365 days, 1 stay per accident, 1 accident per month.	\$200 per day
<b>Intensive Care Unit (ICU) Stay</b> Limited to 365 days, 1 stay per accident, 1 accident per month.	\$400 per day

#### FRACTURES - LIMITED TO 1 PER ACCIDENT

Benefit Type	Amount NonSurgical	Amount Surgical
<b>Skull</b>	\$4,000	\$8,000
<b>Hip or Thigh</b>	\$4,000	\$8,000
<b>Vertebrae or Pelvis</b>	\$4,000	\$8,000
<b>Upper Arm</b>	\$1,000	\$2,000
<b>Shoulder or Collarbone</b>	\$1,000	\$2,000
<b>Leg</b>	\$1,000	\$2,000
<b>Ankle</b>	\$800	\$1,600
<b>Kneecap</b>	\$800	\$1,600

\* Unless otherwise assigned.

Together, all the way.®



Insured by: Life Insurance Company of North America or Cigna Life Insurance Company of New York.

**FRACTURES - LIMITED TO 1 PER ACCIDENT (continued)**

<b>Benefit Type</b>	<b>Amount</b> NonSurgical	<b>Amount</b> Surgical
<b>Lower Arm</b>	\$800	\$1,600
<b>Foot</b>	\$800	\$1,600
<b>Hand or Wrist</b>	\$800	\$1,600
<b>Upper Jaw</b>	\$600	\$1,200
<b>Lower Jaw</b>	\$600	\$1,200
<b>Bones of Face or Nose</b>	\$600	\$1,200
<b>Vertebral Processes</b>	\$600	\$1,200
<b>Rib</b> More than 1 rib fracture pays 2 times the benefit	\$200	\$400
<b>Coccyx</b>	\$200	\$400
<b>Finger</b> More than 1 finger pays 2 times the benefit	\$100	\$200
<b>Toe</b> More than 1 toe fracture pays 2 times the benefit	\$100	\$200
<b>Sternum</b>	\$100	\$200
<b>Heel</b>	\$100	\$200
<b>Chip Fracture</b>	25% of closed fracture benefit	N/A
<b>Multiple Fractures</b>	200% of the single fracture benefit for multiple fractures to the same bone	N/A

**DISLOCATIONS - LIMITED TO 1 PER ACCIDENT**

<b>Benefit Type</b>	<b>Amount</b> NonSurgical	<b>Amount</b> Surgical
<b>Hip Joint</b>	\$3,000	\$6,000
<b>Knee Joint</b>	\$3,000	\$6,000
<b>Bones of Foot</b>	\$3,000	\$6,000
<b>Ankle</b>	\$1,000	\$2,000
<b>Wrist</b>	\$800	\$1,600
<b>Elbow</b>	\$600	\$1,200
<b>Shoulder</b>	\$400	\$800
<b>Hand</b>	\$400	\$800
<b>Collarbone</b>	\$400	\$800
<b>Lower Jaw</b>	\$400	\$800
<b>Finger or Toe</b> More than 1 pays 2 times the benefit	\$100	\$200

**FOLLOW-UP CARE**

<b>Benefit Type</b>	<b>Amount</b>
<b>Follow-up Physician Office Visit</b> Limited to 10 treatments per accident, 1 accident per month.	\$50
<b>Follow-up Physical Therapy Visits</b> Limited to 10 treatments per accident, 1 accident per month.	\$50
<b>Wellness, Health Screening and Preventative Care Benefit</b> Limited to 1 per year <small>E-: =2@6 0912 / BA- ?2; &lt;A 6 021 A- ?&lt;BA6 2 4F; 20&lt;9 46- 92E-: @ 42; 2?- 952- 95 2E-: @: -: : &lt;4?- =5F -; 1 02?A- 6 / 9&lt;1 A2@A@</small>	\$50 per covered person, per calendar year

**ENHANCED ACCIDENT BENEFITS - LIMITED TO 1 PER ACCIDENT UNLESS OTHERWISE INDICATED**

<b>Benefit Type</b>	<b>Amount</b>
<b>Small Burns</b> (2nd or 3rd degree - 20% or less of body)	\$300
<b>Large Burns</b> (2nd degree - More than 20% of body)	\$1,000
<b>Large Burns</b> (3rd degree - More than 20% of body)	\$10,000
<b>Skin graft Benefit (if burn benefit paid)</b>	50% of the applicable benefit for Small Burns or Large Burns
<b>Small Lacerations</b> Limited to 2 (<6 inches with 2+ sutures)	\$100
<b>Large Lacerations</b> Limited to 2 (>6 inches with 2+ sutures)	\$600
<b>General Anesthesia Benefit</b>	\$100
<b>Medicine Benefit</b>	\$10
<b>Medical Supply Benefit</b>	\$10
<b>Abdominal or Thoracic Surgery</b>	\$1,250
<b>Tendon, Ligament, Rotator Cuff, or Knee Surgery - Repair</b>	\$400
<b>Tendon, Ligament, Rotator Cuff, or Knee Surgery - Exploratory</b>	\$150
<b>Ruptured Disc Surgery - Repair</b>	\$750
<b>Eye Injury Surgery</b>	\$400
<b>Eye Injury - Removal of Foreign Object</b>	\$200
<b>Emergency Dental - Extraction</b> More than 1 tooth pays 2 times the benefit	\$150
<b>Emergency Dental - Broken Tooth</b> More than 1 tooth pays 2 times the benefit	\$75
<b>Concussion</b>	\$150
<b>Coma</b>	\$10,000
<b>Diagnostic Advanced</b>	\$200
<b>Appliance (Durable Medical Equipment)</b> Limited to 2. Not including hearing aids, dentures, eyeglasses, cosmetic devices, artificial joint replacements	\$150
<b>Prosthesis (arm, leg, hand, foot, eye)</b> Limited to 2. Not including hearing aids, dentures, eyeglasses, cosmetic devices, artificial joint replacements	\$1,000
<b>Paralysis - Paraplegia (&gt;30 days)</b>	\$7,500
<b>Paralysis - Quadriplegia (&gt;30 days)</b>	\$15,000
<b>Blood, plasma, platelets</b>	\$200
<b>Transportation (100+ miles one way)</b> Limited to 1 every 12 months. Treatment not available locally with required Hospital Stay.	\$400
<b>Family Lodging (100+ miles one way)</b> Limited to 30 days, 1 every 12 months. Treatment not available locally with required Hospital Stay.	\$150 per day

**Benefit - Specific Conditions, Exclusions and Limitations**

- **Abdominal or Thoracic Surgery:** If paid, no other surgical benefit will be paid.
- **Ambulance:** Only 1 benefit will be paid whichever is the greater amount.
- **Burns:** Excludes sunburn.
- **Coma:** Must be unconscious for 7 days or more with no response to external stimuli and requiring artificial respiratory or life support. Not payable if a coma is medically induced.
- **Dislocation:** If more than dislocation, only 1 benefit will be paid, whichever is the greater amount.

## Benefit – Specific Conditions, Exclusions and Limitations *(continued)*

- › **Eye Injury – Removal of Foreign Object:** Benefit not paid if removal occurs during eye surgery and Eye Surgery Benefit is paid.
- › **Follow-up Physician Office and Physical Therapy Visits:** Must be examined, treated or prescribed by Physician. First examination or treatment must be within 90 days of the Covered Accident. Subsequent Follow-up Treatment must be completed within 365 days from the Covered Accident.
- › **Fracture:** If more than 1 fracture, only 1 benefit will be paid, whichever is the greater amount. Chip fracture not paid in addition to closed fracture.
- › **Hospital Admission:** Must be admitted as an Inpatient due to a Covered Accident. Excludes: Treatment in an emergency room, provided on an outpatient basis, or for readmission for the same Covered Accident.
- › **Hospital Stay:** Must be admitted for at least 23 hours or as an Inpatient and confined to the Hospital, due to a Covered Accident, at the direction and under the care of a physician. If also eligible for the ICU Stay Benefit, only 1 benefit will be paid for the same Covered Accident, whichever is greater. Hospital Stays within 90 days for the same or a related Covered Accident is considered 1 Hospital Stay.
- › **ICU Stay:** Must be admitted for at least 23 hours or Inpatient and confined in an ICU of a Hospital, due to a Covered Accident, at the direction and under the care of a physician. If also eligible for the Hospital Stay Benefit, only 1 benefit will be paid for the same Covered Accident, whichever is greater. ICU Stays within 90 days for the same or a related Covered Accident is considered 1 ICU Stay.
- › **Medical Supplies:** Excludes durable medical equipment.
- › **Paralysis:** If more than 1 benefit is payable, only the largest available benefit will be paid.
- › **Transportation:** Benefits will not be payable if Ambulance benefit is paid.
- › **Other:**
  - Requires admissions, stays, surgery, diagnostic exams, diagnosis, visits, ambulance trips, or treatment to be within 90 days of a Covered Accident. Emergency care within 30 days.
  - Excludes routine health examinations or immunizations for persons age 60 and older, visits for Mental or Nervous Disorders or for visits by a surgeon while confined to a Hospital.
  - If eligible for Physician Office or Emergency Care benefits for the same Covered Accident, only 1 benefit will be payable, whichever is greater. Not eligible for Physician Office benefit if eligible to receive benefits under Emergency Treatment.
  - Some benefits require stays, treatment, services or items to be diagnosed, performed, prescribed or recommended by a Physician, or in the case of Anesthesia if benefit is payable, a Nurse Anesthetist. For dental services, they must be performed by a licensed dentist.

### Common Exclusions

Benefits may not be paid for any loss that is the result of:

- (a) Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane;
- (b) Commission or attempt to commit a felony or an assault;
- (c) Declared or undeclared war or act of war;
- (d) Active duty service in the military, naval or air force of any country or international organization;
- (e) Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician;
- (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant;
- (g) Bungee jumping; parachuting; skydiving; parasailing; hang gliding;
- (h) Flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface (except as a fare-paying passenger on a regularly scheduled commercial airline);
- (i) Services or treatment rendered by a health care provider who is: Employed, retained by, related to, or living with the covered person; providing homeopathic, aromatherapeutic or herbal therapeutic services; or
- (j) Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof (except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food).



ACCIDENTAL INJURY INSURANCE POLICIES PAY LIMITED BENEFITS ONLY. IT DOES NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT A MEDICAID OR MEDICARE SUPPLEMENT POLICY.

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