



Compass Accident Insurance

Benefits at a glance

Affordable insurance that can help you pay for the out-of-pocket costs you may experience after an accident.

For employees in the Hitachi Benefit Pool

hbp

HITACHI BENEFIT POOL

ReliaStar Life Insurance Company, a member of the Voya[®] family of companies

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What is Accident Insurance?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs while you are not at work, on or after your coverage effective date. The benefit amount depends on the type of injury and care received. You have the option to elect Accident Insurance to meet your needs. Accident Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Other features of Accident Insurance include:

- **Guaranteed issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

How can Accident Insurance help?

Below are a few examples of how your Accident Insurance benefits could be used:

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost income due to lost time at work
- Everyday expenses like utilities and groceries

Who is eligible for Accident Insurance?

- **You**—all active employees working 20+ hours per week**.
- **Spouse* Accident Insurance:** If you have coverage on yourself, you may enroll your spouse, as long as your spouse is under age 70 and is not covered under your employer's plan as an employee.
 - Your spouse will be covered for the same Accident benefits as you are.
 - Guaranteed issue: No medical questions or tests are required for coverage.
- **Children's** Accident Insurance:** If you have coverage on yourself, your natural children, stepchildren, adopted children or children for whom you are a legal guardian are eligible to be covered under your employer's plan, up to the age of 26.
 - Your children will be covered for the same Accident benefits as you are.
 - Guaranteed issue: No medical questions or tests are required for coverage.
 - One premium amount covers all of your eligible children.
 - If both you and your spouse are covered under your employer's plan as an employee, then only one, but not both, may cover the same children for Accident Insurance. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children's coverage.

*The use of "spouse" in this document means a person insured as a spouse as described in the applicable rider. This may include domestic partners or civil union partners as defined by the employer's plan. Please contact your employer for more information.

**The definition of "child" may vary by state. Please contact your employer for more information.

When is my coverage effective?

The effective date of coverage is the date you are eligible to begin filing claims. The injury must occur on or after the coverage effective date.

January 1, 2018

- Your coverage becomes effective on January 1, 2018, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

New Hires

- If you elect voluntary coverage, that coverage becomes effective at 12:01 AM on the latest of the following:
 - The date you are eligible for coverage, if you apply on or before that date.
 - The date you apply for coverage.
 - The date you return to active employment, if you are not in active employment when your coverage would otherwise become effective.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage.

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What accident benefits are available?

The following list is a summary of the benefits provided by Accident Insurance. You may be required to seek care for your injury within a set amount of time. Note that there may be some variations by state. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Event	Benefit
Accident hospital care	
Surgery open abdominal, thoracic	\$1,000
Surgery exploratory or without repair	\$140
Blood, plasma, platelets	\$500
Hospital admission	\$1,125
Hospital confinement per day, up to 365 days	\$350
Critical care unit confinement per day, up to 15 days	\$525
Event	Benefit
Accident hospital care	
Rehabilitation facility confinement per day, up to 90 days	\$150
Coma duration of 14 or more days	\$14,500
Transportation per trip, up to 3 per accident	\$650
Lodging per day, up to 30 days	\$150
Family care per child per day, up to 45 days	\$20
Accident care	
Initial doctor visit	\$75
Urgent care facility treatment	\$200
Emergency room treatment	\$200
Ground ambulance	\$300
Air ambulance	\$1,250
Follow-up doctor treatment	\$75
Chiropractic treatment up to 6 per accident	\$40
Medical equipment	\$100
Physical or occupational therapy up to 6 per accident	\$40
Speech therapy up to 6 per accident	\$40
Prosthetic device (one)	\$625
Prosthetic device (two or more)	\$1,000
X-ray	\$40
Common injuries	
Burns second degree, at least 36% of the body	\$1,125
Burns 3rd degree, at least 9 but less than 35 square inches of the body	\$6,000

Event	Benefit
Common injuries	
Burns 3rd degree, 35 or more square inches of the body	\$12,500
Skin grafts	25% of the burn benefit
Eye injury removal of foreign object	\$80
Eye injury surgery	\$275
Torn knee cartilage surgery with no repair or if cartilage is shaved	\$175
Torn knee cartilage surgical repair	\$650
Laceration ¹ treated no sutures	\$25
Laceration ¹ sutures up to 2"	\$50
Laceration ¹ sutures 2" – 6"	\$200
Laceration ¹ sutures over 6"	\$400
Ruptured disk surgical repair	\$650
Tendon/ligament/rotator cuff exploratory arthroscopic surgery with no repair	\$350
Event	Benefit
Common injuries	
Tendon/ligament/rotator cuff one, surgical repair	\$675
Tendon/ligament/rotator cuff two or more, surgical repair	\$1,000
Concussion	\$175
Paralysis - paraplegia	\$13,500
Paralysis - quadriplegia	\$20,000
Event	Benefit
Dislocations	
Hip joint	Closed/open reduction ² \$3,200/\$6,400
Knee	\$2,000/\$4,000
Ankle or foot bone(s) other than toes	\$1,200/\$2,400
Shoulder	\$1,500/\$3,000
Elbow	\$900/\$1,800
Wrist	\$900/\$1,800
Finger/toe	\$250/\$500

¹ Laceration benefits are a total of all lacerations per accident.

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Event	Benefit
Dislocations	Closed/open reduction ²
Hand bone(s) other than fingers	\$900/\$1,800
Lower jaw	\$900/\$1,800
Collarbone	\$900/\$1,800
Partial dislocations	25% of the closed reduction amount
Fractures	Closed/open reduction ³
Hip	\$2,500/\$5,000
Leg	\$1,800/\$3,600
Ankle	\$1,500/\$3,000
Kneecap	\$1,500/\$3,000
Foot excluding toes, heel	\$1,500/\$3,000
Upper arm	\$1,750/\$3,500
Forearm, hand, wrist (except fingers)	\$1,500/\$3,000
Finger, toe	\$200/\$400
Vertebral body	\$2,800/\$5,600
Vertebral processes	\$1,200/\$2,400
Pelvis except coccyx	\$2,750/\$5,500
Coccyx	\$300/\$600
Bones of face except nose	\$1,000/\$2,000
Nose	\$500/\$1,000
Upper jaw	\$1,250/\$2,500
Lower jaw	\$1,200/\$2,400
Collarbone	\$1,200/\$2,400
Rib or ribs	\$350/\$700
Skull – simple except bones of face	\$1,250/\$2,500
Fractures	Closed/open reduction ³
Skull – depressed except bones of face	\$2,500/\$5,000
Sternum	\$300/\$600
Shoulder blade	\$1,500/\$3,000
Chip fractures	25% of the closed reduction amount

² Closed Reduction of Dislocation = Non-surgical reduction of a completely separated joint. Open Reduction of Dislocation = Surgical reduction of a completely separated joint.

³ Closed Reduction of Fracture = Non-surgical. Open Reduction of Fracture = Surgical.

Meet John

John works full-time while raising two energetic children and playing in a summer softball league. While sliding into home base, he broke his ankle and tore his ACL. Fortunately, the accident didn't break John's bank account - and the family vacation was saved.

Benefits paid by John's Accident Insurance

	Out-of-Pocket Costs	Accident Insurance Benefit
Urgent care facility treatment	\$400	\$200
X-ray and MRI	\$300	\$240
Tendon/ligament/rotator cuff surgery	\$1,000	\$675
Broken ankle, closed reduction	\$1,500	\$1,500
Medical equipment	\$150	\$100
Follow-up doctor visit	\$125	\$75
Physical therapy (6 sessions)	\$300	\$240
Total	\$3,775	\$3,030

This is an example of how coverage could work. The amounts shown are an example only. Actual costs/results may vary.

What does my Accident Insurance include?

The benefits listed below are included with your Accident Insurance coverage.

Wellness Benefit: This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests.

- Examples of health screening tests include but are not limited to: Pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.
- The annual benefit amount is \$100 for completing a health screening test.
- If your spouse and/or children are covered for Accident Insurance, they are also covered for the Wellness Benefit. Your spouse's benefit amount is also \$100. The benefit for child coverage is 50% of your benefit amount per child with an annual maximum of \$200 for all children.

Continuation of Insurance: Continuation allows you to maintain your current Accident Insurance coverage for yourself, your spouse and children during an employer-approved leave of absence. The length of time coverage can be continued will depend on the reason for your absence. During continuation, your benefit amounts will remain the same as they were on the date your leave began, according to the terms in place on that date.

How much does Accident Insurance cost?

All employees pay the same rate, no matter their age. See the chart below for the premium amounts. Rates shown are guaranteed until January 1, 2021.

Monthly Rates			
Employee	Employee & Spouse	Employee & Children	Family
\$10.33	\$18.04	\$20.42	\$28.13

Are there additional non-insurance services available?

Travel Assistance: When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: pre-trip information, emergency personal services, medical assistance services and emergency transportation services.

Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.

Who do I contact with questions?

For more information, please call Voya Employee Benefits Customer Service at (877) 236-7564

Exclusions and Limitations*

Exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance are listed below. (These may vary by state.) Benefits are not payable for any loss caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- An accident while the covered person is operating a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.
- Work for pay, profit or gain.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16, Wellness Benefit Rider Form #RL-ACC3-WELL-16, Continuation of Insurance Rider form #RL-ACC3-CNT-16. Form numbers, provisions and availability may vary by state.

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