



Accident Insurance

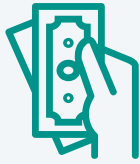
Offering Vital Protection When Accidents Happen

Unfortunately, accidents are a fact of life. They come in many forms, ranging from falls, burns or unintentional poisoning to motor vehicle or gun-related accidents. They cause a wide range of injuries which, in turn, can create a tremendous financial burden for men and women who are unprepared. Amalgamated Life offers a robust Accident Insurance policy designed to provide vital protection when an accident-related injury occurs.

BENEFIT	AMOUNT	BENEFIT	
Primary Insured		Fracture (based on bone involved)	
Non-Common Carrier Accident	\$25,000	Open Reduction	\$200 to \$1,500
Common Carrier Accident	\$100,000	Closed Reduction	\$100 to \$1,500
Catastrophic Accident	\$20,000*	Hospital Admission	\$1,000
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Hospital Confinement Per Day	\$200
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$10,000	Hospital ICU Admission	\$1,500
Loss of one finger or toe	\$2,000	Hospital ICU Confinement Per Day	\$400
Spouse		Initial Office Visit	\$25
Non-Common Carrier Accident	\$25,000	Knee Cartilage (Torn)	
Common Carrier Accident	\$100,000	With Surgical Repair	\$500
Catastrophic Accident	\$10,000*	Exploratory Surgery or Debridement	\$150
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Laceration	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$5,000	Treated without stitches, staples, glue	\$25
Loss of one finger or toe	\$1,000	Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches	\$50
Children		Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches	\$200
Non-Common Carrier Accident	\$5,000	Total is over 5 inches long (12.5 centimeters) and repaired by stitches	\$400
Common Carrier Accident	\$10,000	Lodging Per Day	\$100
Catastrophic Accident	\$10,000*	Major Diagnostic Exam	\$150
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Medical Appliances	\$100
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$5,000	Pain Management/Epidural	\$75
Loss of one finger or toe	\$1,000	Paralysis	
Accident Follow-Up	\$25	Hemiplegia	\$4,000
Air Ambulance	\$500	Paraplegia	\$5,000
Ambulance	\$150	Quadriplegia	\$10,000
Blood, Plasma, Platelets	\$200	Physical Therapy Per Day	\$25
Burns		Prosthetic Device/Artificial Limb	
Flat amount for:		One prosthetic device or artificial limb	\$500
2nd degree for 36% or more of body surface	\$500	More than one device or artificial limb	\$750
3rd degree 9-34 sq. in. of body surface	\$1,000	Rehabilitation Unit Per Day	\$100
3rd degree 35 or more sq. in. of body surface	\$10,000	Ruptured Disc with Surgical Repair	\$500
Coma	\$7,500	Skin Graft	50% of Burn Benefit
Concussion	\$50	Surgery	
Dislocation (based on joint involved)		Cranial	\$1,000
Open Reduction	\$100 to \$2,000	Hernia with Surgical Repair	\$1,000
Closed Reduction	\$50 to \$1,000	Abdominal/Thoracic With Surgical Repair	\$1,000
Emergency Dental Work		Abdominal/Thoracic Exploratory Surgery	\$150
Broken teeth repaired with crown(s)	\$300	Miscellaneous Surgery with general anesthesia	\$250
Broken teeth resulting in extraction(s)	\$100	Miscellaneous Surgery with conscious sedation	\$100
Emergency Room Treatment	\$150	Tendon/ Ligament/ Rotator Cuff	
Eye Injury		Surgical repair of one or more tendon, ligament or rotator cuff	\$500
Surgical Repair	\$200	If exploratory arthroscopic surgery is performed and no repair is done	\$150
Removal of Foreign Object	\$50	Transportation	\$350
		X-Ray	\$50

YOU Decide How to Use the Cash Benefits

Our cash benefits provide you with greater coverage options because you get to decide how to use them.



Finances

Can help protect your HSAs, savings, retirement plans and 401ks from being depleted

Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city

Home

You can use your cash benefits to help pay the mortgage, rental payments, or perform needed home repairs for your after care

Expenses

The cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

ACCIDENT PLAN FEATURES

- **Guaranteed Issue**—No medical questions asked
- **Guaranteed Renewable**—Coverage remains in force for life as long as premiums are paid
- **Coverage for Family**—Insured, spouse and dependent children
- **Portability**—Insured can keep benefits even with a change of jobs or retirement
- **Level Premium**—Rates do not increase with age

HERE'S HOW IT WORKS

Imagine while cleaning the gutters, you fall from the ladder and break your leg.

These are out-of-pocket expenses you may encounter:

- \$100** Emergency room copay
- \$250** Deductible (copays do not count toward deductible)
- \$35** Specialist visit copay—orthopedic surgeon
- \$350** Specialist visit copay—occupational/physical therapy for 10 days
- \$735** **Out-of-pocket expenses**

And here is a sample of benefits you may be eligible for with Amalgamated Life's Accident Insurance:

- \$150** Accident Emergency Treatment
- \$50** X-Ray (for diagnosis of broken leg)
- \$150** MRI
- \$675** Fracture (broken leg)
- \$100** Appliance (crutches)
- \$25** Accident Follow-up Doctor (\$25 per visit, up to 1 per accident)
- \$150** Physical Therapy (\$25/day for 6 days)

\$1,150 of benefits paid to you in addition to other coverage you may have with other insurance companies

ACCIDENT CLAIMS CHECKLIST

Have this information handy to identify your policy:

- Policy number
- Policyholder's name
- Policyholder's date of birth
- Policyholder's address

Here's a list of common items you will need to file a claim:

- Patient's name and date of birth
- Patient's relationship to policyholder
- Date and description of injury
- Location of accident
- Copy of police report (motor vehicle accidents)
- Authorization to obtain information: To allow Amalgamated Life to contact your provider on your behalf, please include the provider's name, address and fax number (if available)
- For hospital confinement: Ask your hospital to provide a completed UB04 document or ask your physician to provide a completed HCFA 1500 document
- For surgery: Include the operative report, and both the surgeon's and anesthesia's bills
- Include all ambulance, mobility aids, lodging and transportation invoices

Amalgamated Life Insurance Company

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943.

Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

For General Questions and Claim Questions

Toll Free Telephone Number

866-975-4089

Fax (for sending a claim)

914-367-4114

Email

MemberWebInquiry@amalgamatedbenefits.com

Claims Mailing Address

Amalgamated Life Insurance Company
Voluntary Benefits Department
P.O. Box 5453
White Plains, NY 10602-5453
submitclaimforms@amalgamatedbenefits.com

Call center hours:

Monday thru Thursday 8am-8pm EST

Friday 8am-6pm EST

Saturday 9am-2pm EST

Amalgamated Life Insurance Company

333 Westchester Avenue, White Plains, NY 10604

866.975.4089

www.amalgamatedbenefits.com

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Policy Form: AMIACCP-14**

**Features & form numbers may vary by state

*Benefit for Catastrophic Accident decreases by 50% at age 70. Same for Insured, Spouse or Children

The information in this product brochure is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual or group policy/certificate. If the information in this product brochure differs from the individual or group policy/certificate, the terms of the policy govern. For specific information regarding features and benefits on Amalgamated Life's Worksite Policies, call 866-975-4089.