



Accident Insurance

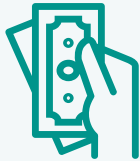
Offering Vital Protection When Accidents Happen

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 | AMOUNT |
|---|-----------|--|------------------|
| Primary Insured | | Concussion | |
| Non-Common Carrier Accident | \$25,000 | | \$50 |
| Common Carrier Accident | \$100,000 | Dislocation (based on joint involved) | \$50 to \$1,000 |
| Catastrophic Accident | \$20,000* | Emergency Dental Work | |
| Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes | | Broken teeth | \$200 |
| Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye | \$10,000 | Emergency Room Treatment | \$150 |
| Loss of one finger or toe | \$2,000 | Eye Injury | |
| | | Removal of Foreign Object | \$50 |
| | | Fracture (based on bone involved) | \$100 to \$1,500 |
| Spouse | | Hospital Admission | \$1,000 |
| Non-Common Carrier Accident | \$25,000 | Hospital Confinement Per Day | \$160 |
| Common Carrier Accident | \$100,000 | Hospital ICU Admission | \$1,500 |
| Catastrophic Accident | \$10,000* | Hospital ICU Confinement Per Day | \$400 |
| Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes | | Initial Office Visit | \$25 |
| Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye | \$5,000 | Knee Cartilage (Torn) | \$250 |
| Loss of one finger or toe | \$1,000 | Laceration | \$200 |
| | | Lodging Per Day | \$100 |
| Children | | Major Diagnostic Exam | \$100 |
| Non-Common Carrier Accident | \$5,000 | Medical Appliances | \$100 |
| Common Carrier Accident | \$10,000 | Pain Management/Epidural | \$75 |
| Catastrophic Accident | \$10,000* | Physical Therapy Per Day | \$25 |
| Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes | | Prosthetic Device/Artificial Limb | |
| Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye | \$5,000 | One prosthetic device or artificial limb | \$500 |
| Loss of one finger or toe | \$1,000 | More than one device or artificial limb | \$750 |
| | | Rehabilitation Unit Per Day | \$100 |
| *Benefit for Catastrophic Accident decreases by 50% at age 70 Same for Insured, Spouse or Children | | Ruptured Disc | \$250 |
| Accident Follow-Up | \$25 | Transportation | \$350 |
| Air Ambulance | \$500 | X-Ray | \$50 |
| Ambulance | \$150 | | |
| Blood, Plasma, Platelets | \$200 | | |
| Burns | | | |
| Flat amount for: | | | |
| 2nd degree for 36% or more of body surface | \$500 | | |
| 3rd degree 9-34 sq. in. of body surface | \$1,000 | | |
| 3rd degree 35 or more sq. in. of body surface | \$10,000 | | |

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-1pm EST

Amalgamated Life Insurance Company

333 Westchester Avenue, White Plains, NY 10604
866.975.4089

www.amalgamatedbenefits.com

M_Ind_ACC_24hr_NY_Low_3-2023

Policy Form: AMIACCP-14 (NY)

**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.