

# GROUP VOLUNTARY ACCIDENT INSURANCE BENEFIT HIGHLIGHTS



More than 3.5 million children ages 14 and younger get hurt annually playing sports or participating in recreational activities.<sup>1</sup>

## LGO Hospitality Group LLC

With Accident insurance, you'll receive payment(s) associated with a covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or your utility bills.



To learn more about Accident insurance, visit [thehartford.com/employeebenefits](http://thehartford.com/employeebenefits)

## COVERAGE INFORMATION

This insurance provides benefits when injuries, medical treatment and/or services occur as the result of a covered accident. Unless otherwise noted, the benefit amounts payable under each plan are the same for you and your dependent(s).

PLAN INFORMATION		CUSTOM
Coverage Type		On and off-job (24 hour)
BENEFITS		
EMERGENCY, HOSPITAL & TREATMENT CARE		CUSTOM
Accident Follow-Up	Up to 3 visits per accident	\$80
Acupuncture/Chiropractic Care	Up to 10 visits each per accident	\$25
Ambulance – Air	Once per accident	\$1,600
Ambulance – Ground	Once per accident	\$250
Blood/Plasma/Platelets	Once per accident	\$100
Child Care	Up to 30 days per accident while insured is confined	\$25
Daily Hospital Confinement	Up to 365 days per lifetime	\$225
Daily ICU Confinement	Up to 30 days per accident	\$425
Diagnostic Exam	Once per accident	\$100
Emergency Dental	Once per accident	Up to \$350
Emergency Room	Once per accident	\$175
Health Screening Benefit	Once per year for each covered person	\$50
Hospital Admission	Once per accident	\$1,500
Initial Physician Office Visit	Once per accident	\$50
Lodging	Up to 30 nights per lifetime	\$175
Medical Appliance	Once per accident	\$50
Physical Therapy	Up to 10 visits each per accident	\$60
Rehabilitation Facility	Up to 15 days per lifetime	\$100
Transportation	Up to 3 trips per accident	\$550
Urgent Care	Once per accident	\$80
X-ray	Once per accident	\$25
SPECIFIED INJURY & SURGERY		CUSTOM
Abdominal/Thoracic Surgery	Once per accident	\$1,000
Arthroscopic Surgery	Once per accident	\$200
Burn	Once per accident	Up to \$11,000
Burn – Skin Graft	Once per accident for third degree burn(s)	50% of burn benefit
Concussion	Up to 3 per year	\$100

Dislocation	Once per joint per lifetime	Up to \$7,000
Eye Injury	Once per accident	Up to \$200
Fracture	Once per bone per accident	Up to \$7,000
Hernia Repair	Once per accident	\$100
Joint Replacement	Once per accident	\$500
Knee Cartilage	Once per accident	Up to \$500
Laceration	Once per accident	Up to \$700
Ruptured Disc	Once per accident	\$600
Tendon/Ligament/Rotator Cuff	Once per accident	Up to \$1,100
<b>CATASTROPHIC</b>		<b>CUSTOM</b>
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	\$30,000
Common Carrier Death	Within 90 days	4 times death benefit
Coma	Once per accident	\$11,000
Dismemberment	Once per accident	Up to \$30,000
Home Health Care	Up to 30 days per accident	\$50
Paralysis	Once per accident	Up to \$15,000
Prosthesis	Once per accident	Up to \$1,100
<b>FEATURES</b>		<b>CUSTOM</b>
Ability Assist® EAP <sup>2</sup> – 24/7/365 access to help for financial, legal or emotional issues		Included
HealthChampion <sup>SM3</sup> – Administrative & clinical support following serious illness or injury		Included

## PREMIUMS

The amounts shown are bi-weekly amounts (26 payments/deductions per year):<sup>4</sup>

COVERAGE TIER	
Employee Only	\$3.35 (\$0.24 per day)
Employee & Spouse/Partner	\$5.28 (\$0.38 per day)
Employee & Child(ren)	\$5.57 (\$0.40 per day)
Employee & Family	\$8.78 (\$0.63 per day)

## ASKED & ANSWERED

### WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full-time employee who works at least 20 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

### CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?

Yes. Any reference to “spouse” includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable law.

### AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your or your family’s health. All you have to do is elect the coverage to become insured.

### HOW DO I PAY FOR THIS INSURANCE?

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don’t have to worry about writing a check or missing a payment.

### WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period or within 31 days of the date you have a change in family status.

### WHEN DOES THIS INSURANCE BEGIN?

Insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect. Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility).

### WHEN DOES THIS INSURANCE END?

This insurance will end when you or your dependent(s) no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

**CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?**

Yes, you can take this coverage with you. Coverage may be continued for you and your dependent(s) under a group portability policy. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion and portability are described in the certificate.

<sup>1</sup>"Sports Injury Statistics." Stanford Children's Health, n.d. Web. 30 June 2017. <http://www.stanfordchildrens.org/en/topic/default?id=sports-injury-statistics-90-P02787>

<sup>2</sup>AbilityAssist® services are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Ability Assist is a registered trademark of The Hartford. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

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<sup>4</sup>Rates and/or benefits may be changed.

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