



USG Accident plan: New for 2017

Most of us have experienced an accident that prompted medical attention at least once in our lives. In these situations, your injuries may keep you from performing normal activities. Then there are medical costs, on top of your everyday expenses.

How will you cover unexpected expenses?

The USG Accident plan, offered by Voya Financial, provides you and your family with hospital, physician, accidental death and catastrophic accident benefits in the event of a covered accident, whether the accident happens on or off the job. This coverage can help you with the financial impact of an accident by helping to offset out-of-pocket costs, such as deductibles and copayments, not paid by your healthcare plan.

The amounts paid depend on the type of injury and care received. This plan is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Benefits offered include:

Hospital admission	\$900 per admission
Daily hospital confinement	\$225/day, up to 365 days
Hospital ICU	\$450/day, up to 15 days
ER care	\$150/accident
Ambulance	\$100/accident; air ambulance \$500
Fractures — Open	To \$5,000
Physical therapy	\$25/visit, 6 visits

Monthly premiums

Tier Level	Rate
Employee	\$7.13
Employee + Spouse	\$11.88
Employee + Children	\$13.94
Family	\$18.69



HOW CAN THE USG ACCIDENT PLAN HELP?

Here are a few examples of how you can use your benefit:

- Medical deductibles and copays
- Child care
- House cleaning
- Everyday expenses like utilities and groceries



we provide · you decide

Frequently asked questions

Do I need to provide health information in order to apply?

No, you will not need to provide health information in order to qualify for coverage.

Are there any exclusions or limitations?

Benefits are not payable for any loss caused or contributed to 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, as defined by the jurisdiction 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 that occurs while on full-time 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 passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting, kitesurfing or any similar activities.
- Practicing for or participating in any semiprofessional or professional competitive athletic contest for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by sickness.
- Work for pay, profit or gain.

Exclusions and limitations may vary by state. Consult your certificate of insurance for exact language.



FOR MORE INFORMATION

Contact Voya at
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