



Amalgamated Life Worksite 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 Americans who are unprepared. Amalgamated Life offers a robust Accident Insurance policy designed to provide vital protection when an accident-related injury occurs.

Did You Know...?

- *Over one million Americans suffer a slip, trip or fall injury every year.⁽¹⁾*
- *About 57% of fall injuries occur due to slipping, tripping or stumbling and that 50% of falls occur inside the home and 24% occur around or close to the outside of the home.⁽²⁾*
- *Accidents cause numerous injuries, including: amputations, back injuries, blindness, brain injuries, broken bones/fractures, burns, comas, eye injuries, facial injuries, paralysis, scars, spinal cord injuries, and head and neck injuries, among others.*
- *Over 7,000 American children are injured or killed by guns every year⁽³⁾*



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.

Amalgamated Life's Accident Insurance covers initial care through follow-up care for you, your spouse and your dependent child. A partial list is below:

- | | |
|--|--------------------------------------|
| • Emergency Room Treatment | • Pain Management/Epidural |
| • Hospital Admission, Confinement, ICU | • Physical Therapy |
| • Initial Office Visit | • Prosthetic Devices/Artificial Limb |
| • Major Diagnostic Exam | • Rehabilitation |
| • Medical Appliances | • Transportation |
| | • X-Rays |

About Amalgamated Life

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.

Amalgamated Life Insurance Company offers a suite of voluntary benefits, which respond to the needs of working men and women and their families.

- ▶ The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual Accident Policy, the terms of the policy govern.
- ▶ For specific information regarding features and benefits of Amalgamated Life's Worksite Accident Policy, call 866-975-4089. Consider attending the next Open Enrollment Session in your organization.

*Policy Form: AMIACCP-14**

**Features & form numbers may vary by state.*

(1&2) Centers for Disease Control and Prevention

(3) Pediatrics

Amalgamated Life Insurance Company
333 Westchester Avenue, White Plains, NY 10604
www.amalgamatedlife.com 866-975-4089

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Schedule of Benefits - Non-New York (benefits may vary by state) - **High Plan**

Accident Insurance - Provides 24-hour coverage or off-the-job only coverage (policy not available in all states)

Benefit	Amount	Benefit	Amount
Primary Insured		Dislocation (based on joint involved)	
Non-Common Carrier Accident	\$50,000	Open Reduction	\$200 to \$4,000
Common Carrier Accident	\$200,000	Closed Reduction	\$100 to \$2,000
Catastrophic Accident	\$40,000*	Emergency Dental Work	
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Broken teeth repaired with crown(s)	\$600
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$20,000	Broken teeth resulting in extraction(s)	\$200
Loss of one finger or toe	\$4,000	Emergency Room Treatment	\$300
Spouse		Eye Injury	
Non-Common Carrier Accident	\$50,000	Surgical Repair	\$400
Common Carrier Accident	\$200,000	Removal of Foreign Object	\$100
Catastrophic Accident	\$20,000*	Fracture (based on bone involved)	
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Open Reduction	\$400 to \$3,000
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$10,000	Closed Reduction	\$200 to \$3,000
Loss of one finger or toe	\$2,000	Hospital Admission	\$2,000
Children		Hospital Confinement Per Day	\$400
Non-Common Carrier Accident	\$10,000	Hospital ICU Admission	\$3,000
Common Carrier Accident	\$20,000	Hospital ICU Confinement Per Day	\$800
Catastrophic Accident	\$20,000*	Initial Office Visit	\$50
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Knee Cartilage (Torn)	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$10,000	With Surgical Repair	\$1,000
Loss of one finger or toe	\$2,000	Exploratory Surgery or Debridement	\$300
*Benefit for Catastrophic Accident decreases by 50% at age 70		Laceration	
Same for Insured, Spouse or Children		Treated without stitches, staples, glue	\$50
Accident Follow-Up	\$50	Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches	\$100
Air Ambulance	\$1,000	Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches	\$400
Ambulance	\$300	Total is over 5 inches long (12.5 centimeters) and repaired by stitches	\$800
Blood, Plasma, Platelets	\$400	Lodging Per Day	\$200
Burns		Major Diagnostic Exam	\$300
Flat amount for:		Medical Appliances	\$200
2nd degree for 36% or more of body surface	\$1,000	Pain Management/Epidural	\$150
3rd degree 9-34 sq. in. of body surface	\$2,000	Paralysis	
3rd degree 35 or more sq. in. of body surface	\$20,000	Hemiplegia	\$8,000
Coma	\$15,000	Paraplegia	\$10,000
Concussion	\$100	Quadriplegia	\$20,000
		Physical Therapy Per Day	\$50



Amalgamated Life

Life • Accident • Disability

Benefit	Amount
Prosthetic Device/Artificial Limb	
One prosthetic device or artificial limb	\$1,000
More than one device or artificial limb	\$1,500
Rehabilitation Unit Per Day	\$200
Ruptured Disc with Surgical Repair	\$1,000
Skin Graft	100% of Burn Benefit
Surgery	
Cranial	\$2,000
Hernia with Surgical Repair	\$2,000
Abdominal/Thoracic With Surgical Repair	\$2,000
Abdominal/Thoracic Exploratory Surgery	\$300
Miscellaneous Surgery with general anesthesia	\$500
Miscellaneous Surgery with conscious sedation	\$200
Tendon/ Ligament/ Rotator Cuff	
Surgical repair of one or more tendon, ligament or rotator cuff	\$1,000
If exploratory arthroscopic surgery is performed and no repair is done	\$300
Transportation	\$700
X-Ray	\$100

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Accident Policy Form AMIACCP-14 or state variations

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