

GROUP VOLUNTARY ACCIDENT INSURANCE BENEFIT HIGHLIGHTS



Nearly 3 million emergency department visits every year are caused by youth sports.¹

West Marine, Inc.

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/employee-benefits/employees

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		
Coverage Type		On and off-job (24 hour)
BENEFITS		
EMERGENCY, HOSPITAL & TREATMENT CARE		
Accident Follow-Up	Up to 3 visits per accident	\$200
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	Up to \$75
Ambulance – Air	Once per accident	\$1,500
Ambulance – Ground	Once per accident	\$500
Blood/Plasma/Platelets	Once per accident	\$350
Daily Hospital Confinement	Up to 365 days per lifetime	\$300
Daily ICU Confinement	Up to 30 days per accident	\$600
Diagnostic Exam	Once per accident	\$300
Emergency Dental	Once per accident	Up to \$100
Emergency Room	Once per accident	\$300
Hospital Admission	Once per accident	\$1,500
Initial Physician Office Visit	Once per accident	\$150
Medical Appliance	Once per accident	\$200
Rehabilitation Facility	Up to 15 days per lifetime	\$150
Transportation	Up to 3 trips per accident	\$500
Urgent Care	Once per accident	\$300
X-ray	Once per accident	\$150
SPECIFIED INJURY & SURGERY		
Abdominal/Thoracic Surgery	Once per accident	\$2,000
Arthroscopic Surgery	Once per accident	\$300
Burn	Once per accident	Up to \$15,000
Burn – Skin Graft	Once per accident for third degree burn(s)	25% of burn benefit
Concussion	Up to 3 per year	\$500
Dislocation	Once per joint per lifetime	Up to \$8,000
Eye Injury	Once per accident	Up to \$600
Fracture	Once per bone per accident	Up to \$10,000
Hernia Repair	Once per accident	\$200
Knee Cartilage	Once per accident	Up to \$1,000

Laceration	Once per accident	\$800
Ruptured Disc	Once per accident	\$1,000
Tendon/Ligament/Rotator Cuff	Once per accident	Up to \$1,200
CATASTROPHIC		
Accidental Death	Within 90 days; Spouse @ 50% and Child @ 50%	\$50,000
Common Carrier Death	Within 90 days	2 times death benefit
Coma	Once per accident	Up to \$15,000
Dismemberment	Once per accident	Up to \$100,000
Paralysis	Once per accident	Up to \$1,000
Prosthesis	Once per accident	Up to \$2,000

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full-time employee who works at least 16 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" in this document 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.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period.

WHEN DOES THIS INSURANCE BEGIN?

The initial effective date of this coverage is 1/1/2022. If you enroll for coverage prior to this date, insurance will become effective on this date. If you enroll for coverage after this date, 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 dependents 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 the Extended Continuation provision. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for the Extended Continuation provision are described in the certificate.

¹National Health Statistics Reports, November 2019. CDC/National Center for Health Statistics: <https://www.cdc.gov/nchs/data/nhsr/nhsr133-508.pdf>, as viewed as of 10/14/2020

The Buck's Got Your Back®

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