

An extra layer of support in times of need

New York Life Group Benefit Solutions Accident insurance



The costs related to an accident, whether minor or major, can add up fast and make an already stressful time even worse. Our accident insurance pays you a lump-sum cash benefit for injuries that come from a covered accident and can help pay for expenses that may not be covered by traditional health insurance.

Who is eligible for accident insurance?

All active, Full-Time and Part-Time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

What are some of the covered accidents under this plan?

	Standard
Coverage tier	Employee Employee + Spouse/Domestic Partner* Employee + Child(ren) Employee + Family*
Accident coverage type	On & Off the Job Coverage
Fractures	\$200 - \$5,600
Dislocations	\$250 - \$6,400
Other Common Injuries	
Burns (2nd and 3rd degree)	\$250 - \$12,500
Coma	\$14,500
Concussion	\$500
Paralysis	\$13,500 - \$20,000
Lacerations	\$25 - \$400



Emergency and Hospitalization Benefits

Ambulance (ground and air)	\$300 / \$1,250
Emergency room	\$200
Urgent care	\$200
Hospital admission	\$1,125

What other benefits are offered as part of my coverage?

Your accident insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

› Take your accident coverage with you if you leave your job (also known as “Portability”)¹

If your employment is terminated, you can continue your accident insurance, and accident insurance for your insured spouse and dependent children, on a direct-bill basis.

Review the accident insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

*Domestic partner is defined in the group policy. For purposes of this brochure, wherever the term spouse appears, it shall also include domestic partner registered under any state which legally recognizes domestic partnerships or civil unions. Additional information is available from your benefit services representative.

¹ Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate.

Accident Insurance is a limited benefit policy and pays benefits for accidents only. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. This product is issued by New York Life Insurance and Annuity Corporation (NYLIAC), a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Accident: GBS-AI-1000.00

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