

Accident Insurance (Voluntary)

Benefit Summary · Prepared for Pinebrook Manufacturing Co. · 2026 Plan Year



PINEBROOK
MANUFACTURING CO.

Cash benefits paid directly to you when a covered accident happens — on top of any other insurance. 24-hour coverage, on and off the job. Guaranteed issue with no health questions, and fully portable. Coverage tiers: Employee · Employee + Spouse · Employee + Children · Family.

INITIAL CARE BENEFITS (per covered accident)

Emergency room visit	\$200
Urgent care visit	\$150
Physician office visit	\$75
Ground ambulance / Air ambulance	\$400 / \$1,600
X-ray	\$40
Major diagnostic exam (CT, MRI, EEG)	\$200

INJURY BENEFITS

Fractures (open reduction pays 2× closed)	Up to \$4,500
Dislocations	Up to \$3,600
Second- and third-degree burns	Up to \$10,000
Lacerations	\$25 – \$400
Concussion	\$150

HOSPITAL BENEFITS

Hospital admission	\$1,000
Hospital confinement (up to 365 days)	\$200 / day
ICU admission, plus daily ICU benefit (up to 15 days)	\$1,500 + \$400 / day

RECOVERY & WELLNESS

Physical therapy (up to 10 visits per accident)	\$50 / visit
Follow-up physician visits (up to 3 per accident)	\$75 / visit
Medical appliances (crutches, wheelchair, walking boot)	\$100 – \$300
Wellness screening benefit (per covered person, per year)	\$50

- Benefits are paid in cash directly to you. Use them however you need: deductibles, copays, groceries, childcare.
- The wellness benefit only requires a claim — no accident necessary.

SAMPLE DOCUMENT — all plan data, companies, and people in this document are fictional and for product demonstration purposes only. This is not a contract of insurance and confers no coverage.

Sample Insurance Carrier · Member Services 800-555-0147 · Prepared for Pinebrook Manufacturing Co. · 2026 Plan Year