SIP Vegetation Management Intermediate Holdings, LLC
Accident insurance

What is it?

Accident insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered injury.

Why is this coverage valuable?

This coverage provides you a lump sum cash benefit to help manage unexpected expenses. How you spend it is completely up to you — from everyday bills or childcare to other expenses.

Your accident coverage

Eligibility description	All full-time employees
Contribution	You pay the cost of your coverage.
Emergency treatment	
Ambulance	$300
Air ambulance	$1,500
Emergency care/treatment	$200
Initial care visit	$150
Major diagnostic	$200
X-ray	$300
Fractures	
Ankle	$2,000
Arm (shoulder to elbow)	$2,750
Arm (elbow to wrist)	$2,000
Coccyx	$675
Collarbone	$2,000
Elbow	$2,750
Bones of the face	$1,125
Fingers	$350
Foot (except toes)	$1,750
Hand (except fingers)	$1,750
Hip	$5,000
Jaw upper	$1,125
Jaw lower	$1,000
Kneecap	$2,000
Leg (hip to knee)	$3,375
Leg (knee to ankle)	$2,750
Nose	$1,125

Pelvis	$5,000
Rib	$575
Shoulder blade	$2,750
Skull depressed	$4,750
Skull non-depressed	$4,750
Sternum	$675
Toes	$350
Vertebral body	$2,250
Vertebral process	$700
Wrist	$1,750
Surgical treatment surgery	Two times nonsurgical benefit
Chip fracture	25% of fracture benefit
Dislocations	
Ankle	$2,000
Collarbone (acromion and separation)	$750
Collarbone (sternoclavicular)	$1,125
Elbow	$1,500
Fingers	$350
Foot (except toes)	$2,000
Hand (except fingers)	$750
Hip	$5,000
Lower jaw	$575
Knee (except kneecap)	$2,250
Shoulder	$1,000
Toes	$350
Wrist	$1,750
Surgical treatment	Two times nonsurgical benefit
Partial dislocation	25% of dislocation benefit
Specific injuries	
Blood, plasma, platelets, and other non-blood substitute IV solutions	$500
2nd degree burns: Based upon surface area burned	$150 – $1,500
3rd degree burns: Based upon surface area burned	$875 – $15,000
Skin grafts	50% of burn benefit
Concussion	$450
Dental crown	$200

Dental extraction	$150
Eye (surgical repair)	$400
Eye (removal of foreign object)	$200
Laceration: based upon the need for and length of sutures	$75 – $750
Severe traumatic brain injury	$7,500
Surgical benefits	
Arthroscopic	$200
Cranial	$1,500
Hernia	$200
Other surgery under conscious sedation	$150
Other surgery under general anesthesia	$300
Repair of knee cartilage	$1,000
Repair of ligaments, tendons, rotator cuff	$1,000
Repair of ruptured disc	$1,000
Open abdominal or thoracic	$2,000
Hospitalization and ongoing care	
Accident hospital admission	$2,000
Accident hospital daily confinement	$400 per day
Accident intensive care admission	$2,000
Accident intensive care daily confinement	$800 per day
Physical, occupational, and chiropractic therapy (up to 10 sessions)	$50 per visit
Physician follow-up visits (up to six visits)	$100 per visit
Alternative care/rehabilitation facility daily confinement/rehabilitative confinement	$200 per day
Epidural/cortisone pain management (up to one injection)	$100 per treatment
Medical mobility devices	$200 per device
Wheelchair (expected use one year or more)	$400
Wheelchair (expected use less than one year)	$200
Prosthesis (per limb)	$1,000
Recovery assistance	
Family care	$200
Companion lodging (100 or more miles from home)	$200 per day
Transportation (100 or more miles from home)	$400 per trip
Moving vehicle benefits	
Moving vehicle injury	$150

Moving vehicle death	$3,750
Safe driver injury/death: Seat belt	Additional 25% of motor vehicle injury or death benefit
Safe driver injury/death: Air bag	Additional 25% of motor vehicle injury or death benefit
Safe driver injury/death: Motor vehicle helmet	Additional 25% of motor vehicle injury or death benefit
Safe rider: Other helmet (bicycle, scooter, skateboard)	$150
Accidental death and dismemberment (AD&D) benefit	
Accidental death: Your death	$50,000
Accidental death: Your spouse or life partner	$50,000
Accidental death: Your child	$50,000
Common carrier death: Your death	$125,000
Common carrier death: Your spouse or life partner	$125,000
Common carrier death: Your child	$125,000
Transportation of remains (100 or more miles)	$12,500
Loss of hand, foot, arm, leg, eye, or hearing in one ear	$25,000
Loss of finger, thumb, toe	$1,625
Loss of sight in both eyes	$50,000
Loss of hearing in both ears	$50,000
Loss of speech	$50,000
Loss of both arms	$50,000
Loss of both legs	$50,000
Loss of arm and leg	$50,000
Paraplegia	$50,000
Hemiplegia	$50,000
Loss of both arms and both legs	$50,000
Quadriplegia	$50,000
Education: This benefit is paid if an insured person dies within 365 days of a covered accident and is survived by one or more full-time students. The education benefit is payable for each full-time student.	10% of AD&D benefit
Spouse training: This benefit is paid if a covered employee or dependent spouse dies within 365 days of a covered accident, and the surviving spouse is enrolled as a student. The spouse training benefit covers students enrolled in any school that retrains or refreshes skills needed for employment within 365 days from the date of death.	10% of AD&D benefit

Modification to home or auto: This benefit is payable for modifications to make the principal residence accessible or the vehicle ridable if the insured suffers a severe loss. This benefit is payable once per person within 365 days of the accident.	$3,500
Additional plan benefits	
Portability	Included
Child sports injury benefit	Included

Benefit exclusions

Like any insurance, this accident policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover:

- Disease, physical or mental infirmity, sickness, or medical or surgical treatment of these
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Voluntary intake or use by any means of any drugs, poison, gas, or fumes, voluntary use of controlled substance, voluntary intake or use by any means of any drug, except when:
  - Prescribed or administered by a physician
  - Taken in accordance with the physician's instructions
- Committing or attempting to commit a felony, participation in a felony, voluntary participation in a felony, voluntary committing or attempting to commit a felony
- War or any act of war, declared or undeclared, war or any act of war other than terrorism, declared or undeclared, war or any act of war, declared or undeclared while serving in the military or an auxiliary unit attached to the military or working in an area of war, whether voluntarily or as required by an employer
- Participation in a riot, insurrection, or rebellion of any kind
- Military duty, including the reserves or national guard
- Travel or flight in or on any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight, or as a passenger, pilot, or crew member in the group policyholder's aircraft while flying for the group policyholder's business, provided:
  - The aircraft has a valid U.S. airworthiness certificate or foreign equivalent
  - The pilot has a valid pilot's certificate with a nonstudent rating authorizing them to fly the aircraft
- Driving a vehicle while intoxicated, as defined by the jurisdiction where the accident occurred. For accidental death and dismemberment only, benefits aren't payable for any loss sustained or contracted in consequence of your or your insured dependent being intoxicated or under the influence of any narcotic, operating a motor vehicle while intoxicated, as defined by the law of the state in which the accident occurred, if it is a felony
- Being incarcerated in any type of penal or detention facility, injury sustained while confined to jail, workhouse, or other corrections facility when it is due to an act of the facility and law enforcement is liable
- Under the influence of narcotics, unless prescribed and taken in accordance with the prescription by a physician
- Participating in, practicing for, or officiating any semi-professional or professional sport
- Riding in or driving in any motor driven vehicle for race, stunt show, or speed test
- An injury sustained while residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months
- Bungee cord jumping, mountaineering, or base jumping
- Skydiving, parachuting, or jumping from any aircraft for recreational purposes

Accident rate information

Coverage	Weekly premium
Employee only	$2.27
Employee + spouse/life partner	$4.03
Employee + child(ren)	$5.03
Employee + family	$6.54

Note: The premiums for this coverage won't change due to your age. The premium for employee and child(ren) and employee and family coverage includes all children.

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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.

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