

Accident Insurance

Valuable coverage in the event of an accident

Great news! Your employer is offering you the opportunity to purchase Accident Insurance at group rates from Reliance Matrix, a trusted benefits carrier for over a century.

“Why do I need an Accident Insurance policy?”



No one likes to think about the possibility of an accident, but the likelihood is inescapable. Have you or anyone you know ever had an automobile accident? Slip or fall? Or how about a sports injury? Whether it's a minor injury or something more severe, accidents often happen when your doctor's office isn't open, which means you may have to go to the emergency room or an urgent care center where your out-of-pocket costs are the greatest.



Medical insurance offsets most of the treatment costs for injuries resulting from an accident. But what about the out-of-pocket costs you don't consider? There's your deductible, copays, prescriptions and even time off of work. It's inconvenient, expensive and can impact your financial situation. Accident Insurance provides a cushion for unexpected expenses resulting from a covered accident.

These benefits are paid directly to you or your designee to use however you wish. The benefit schedule specifies payment amounts for events like hospitalizations, emergency room treatments, surgery, fractures, dislocations, burns, comas and diagnostic testing.

“I already have medical insurance for those things.”



Treatment costs are only one piece of the financial puzzle when someone is injured. Loss of wages and increased household expenses in addition to costs medical insurance doesn't cover, like copays and deductibles, could mean bills piling up during your recovery.

It pays to have Accident Insurance.

You can receive a lump-sum payment to help you keep up with expenses such as:

- Medical Bills
- Mortgage/Rent
- Maintenance/Repairs
- Childcare/Housekeeping help
- Utilities/Monthly bills
- Adult Care
- Any other needs

“If I have an accident, is it really a big deal?”

The annual economic impact of all unintentional injuries in the U.S. amounts to \$1,097.9 billion. These are costs that every individual and household pays whether directly out-of-pocket, through higher prices of goods and services, or through higher taxes. (Injury Facts 2020)

“I have plenty of coverage, I don’t need this policy.”

Sure, you have medical, dental and vision insurance. You may even have a HSA/FSA account. If you have an accident, you’re financially covered, right? Not necessarily. Most, if not all, medical insurance policies leave you with unexpected out-of-pocket expenses such as copays and deductibles. Since the accident policy pays you directly, you determine how you want to use the funds. This coverage is available to you, your spouse and your dependent children.

“What if I don’t get approved?”

You cannot be turned down for this insurance if you are an eligible employee; coverage is guaranteed and there is no medical underwriting.

55.4 million

nonfatal, preventable injuries
took place in 2020.
About 1 in 6 sought medical attention.

*Injury Facts, 2020

“It’s easy to get started.”

If you believe you can benefit from this important coverage, it’s easy to get started. Your employer has made it possible for you to pay for your coverage through a convenient payroll deduction. Please refer to the enrollment material your employer has provided and follow their instructions on how to enroll.

This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer’s Human Resources benefit manager. There is a detailed description of plan’s provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

For more information, visit reliancematrix.com



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