

ACCIDENT INSURANCE



More than 3.5 million children ages 14 and younger get hurt annually playing sports or participating in recreational activities.¹

City of Albuquerque

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/employeebenefits

COVERAGE HIGHLIGHT

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		Off-job only
BENEFITS		
EMERGENCY, HOSPITAL & TREATMENT CARE		
Accident Follow-Up	Up to 3 visits per accident	\$75
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	\$25
Child Care	Up to 30 days per accident	\$25
Daily Hospital Confinement	Up to 365 Days/lifetime (Total daily and ICU)	\$200
Daily ICU Confinement	Up to 30 Days/accident (Subject to 365 Days/lifetime)	\$400
Diagnostic Exam	Once per accident within 90 days	\$200
Emergency Room	Once per accident within 72 hours	\$200
Hospital Admission	Once per accident within 90 days	\$1,000
Initial Physician Office Visit	Once per accident within 90 days	\$75
Urgent Care	Once per accident within 72 hours	\$75
X-ray	Once per accident within 90 days	\$50
SPECIFIED INJURY & SURGERY		
Abdominal/Thoracic Surgery	Once per accident within 90 days	\$1,000
Burn	Once per accident within 72 hours	Up to \$15,000
Concussion	Up to 3 per year within 72 hours	\$150
Dislocation	Once per joint per lifetime (open or closed)	Up to \$8,000
Fracture	Once/bone/accident within 90 Days	Up to \$9,000
Knee Cartilage	Highest benefit once/accident within 72 Hours	Up to \$750
CATASTROPHIC		
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	\$50,000
Common Carrier Death	Within 90 days	3 times death benefit
Coma	Once per accident (>168 hours within 90 days)	Up to \$10,000
Dismemberment	Once per accident within 90 days	Up to \$30,000
FEATURES		
Ability Assist® EAP ² – 24/7/365 access to help for financial, legal or emotional issues		Included
HealthChampion SM – Administrative & clinical support following serious illness or injury		Included