

Help keep your bank account healthy while you heal.

Accident Insurance

What are Accidental Injury Benefits?

To support your financial well-being, **RASHP - Rochester Area Schools Health Plan** is offering Accidental Injury Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments for a range of accidental injuries and the services incurred as a result. Cash benefits put you in control. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- **Childcare**
- **Utilities**
- **Groceries**
- **Medical Expenses**

RASHP - Rochester Area Schools Health Plan

Accident Insurance, which we call Accidental Injury Benefits put money in your pocket in the event of a covered accident, helping alleviate financial stress so you can focus on getting better. Covered incidents include things like broken bones, lacerations, emergency transportation needs and more.

Our Accidental Injury Benefits cover over 200 types of injuries. Here are some commonly covered benefits.

Benefit	Amount
	Plan
X-ray	$150
Follow-up Care	$150
Diagnostic Exam	$400
Initial Physician Visit	$200
Therapy	$100
Urgent Care	$200
Ground Ambulance	$1,000

If you have any questions about your benefit options, visit https://app.pasito.ai/rashp

The Hartford

How Accidental Injury Benefits work:

Jayden's Story[1]

Jayden played basketball all through high school and still played as often as he could. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled up and he couldn't stand without feeling dizzy, his friends called an ambulance to transport him to the ER.

He went home with an arm in a cast and instructions on healing from a concussion. It took him some time to recover, but Jayden was able to rest easy. He'd checked the box for Accident insurance, which we call Accidental Injury Benefits, during open enrollment at work. It paid him a cash benefit he used to help cover medical expenses, food and rent while he was recovering.

The plan pays a benefit amount for each covered service as a result of Jayden's accident.

Service	Accident Plan Pays
Ground Ambulance	$1,000
ER	$200
X-ray	$150
CT Scan (Diagnostic exam)	$400
Wrist Fracture	$1,000
Accident Follow-up	$150 ($150/visit x3)
Chiropractor	$750 ($75/visit x10)
Physical Therapy	$1,000 ($100/visit x10)
Total	**$4,650**

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THE ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Accident Form Series includes GBD-3300, GBD 3500, GBD-2000, GBD-2300, or state equivalent.

Not available in all states.

In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

1This case illustration is fictious and for illustrative purposes only.

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