

ACCIDENT INSURANCE



Group Accident Insurance offered by 5Star Life Insurance Company

Financial protection for you and your family

The 5Star Life Accident policy provides cash benefits from day one for medical treatment you receive for covered accidents and injuries, regardless of what your medical insurance pays. You can also use the cash to pay for other unexpected expenses that come up after an accident, like childcare or transportation, providing you coverage that helps offset the cost of medical treatment and non-medical expenses.

What is covered

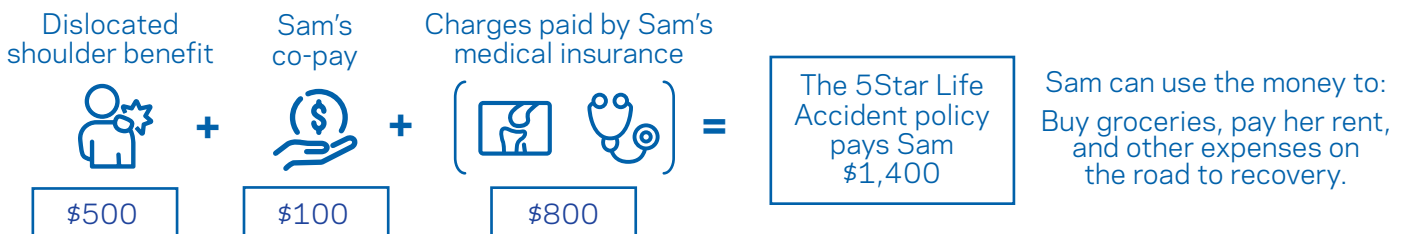
This insurance provides coverage for treatment and hospitalization resulting from an accident covered by the policy your employer selects. In addition, benefits can provide coverage for broken bones, dislocations, ligament damage, transportation for treatment, health screening tests and a host of other items.

The benefits you receive:

- Are paid directly to you to help cover any unexpected expenses during recovery – including childcare and other non-medical bills.
- Guard against the potential financial gaps created by deductibles and co-pays that add up quickly.
- Are not reduced by or coordinated with any other policies, including major medical coverage.

How Accident Insurance coverage works

Sam dislocates her shoulder and makes a trip to an urgent care center. The visit costs a total of \$900, Sam pays a \$100 copay, and her medical insurance pays the rest, \$800. The 5Star Life Accident policy pays her a \$500 benefit for her dislocated shoulder and actual charges for the cost of treatment (up to \$1,000).



The example above is for illustrative purposes only. Benefits may vary.



The journey to health and well-being starts with planning for tomorrow, today.
Enroll to provide peace of mind for your family!

For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your employer or contact 5Star Life.

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521. Product not available in all states. Policy # 5SACPOL; Rider 5SACSCFR

