Accident Insurance

Indianapolis Professional Fire Fighters Health and Wellness Trust offers Voluntary Accident Insurance through UnitedHealthcare to help provide financial protection when unexpected accidents occur. This coverage is employee-paid and pays cash benefits directly to you for covered injuries and services resulting from an accident. Benefits may be used however you choose, and a single accident can result in multiple benefit payments.

Key Benefits	Benefit Amount
Accidental Death & Dismemberment	Employee: $30,000 | Spouse: $30,000 | Child: $15,000
Burns	$750 – $12,000
Concussion	$200
Dental Injury	$150 – $300
Dislocations	up to $6,000
Fractures	up to $6,000
Ground Ambulance	$300
Hospital Care	Hospital Admission: $1,200 | Confinement: $250/day | ICU Admission: $2,400 | ICU Confinement: $750/day
Wellness Benefit	$50 per covered wellness exam

CLAIM EXAMPLE

WHAT HAPPENED

While cycling on her day off, a member loses control on a turn and suffers a fractured wrist and a concussion. She is transported to the hospital, admitted overnight for observation, and released the following day.

** This example is for illustration only.*

BENEFITS PAID DIRECTLY TO YOU

Fracture	**$1,200**
Concussion	**$200**
Hospital Admission	**$1,200**
Ground Ambulance	**$300**
Total Cash Benefit Paid to You	**$2,900**

