

ACCIDENT INSURANCE

You can't always avoid accidents but you can protect yourself from accident-related costs that can strain your budget. Accident coverage is a medical plan that provides employees and their families with a fixed cash benefit when you have a covered accident-related injury¹, like an ankle sprain or arm fracture.



As medical costs continue to rise, CIGNA's accident insurance provides a financial safety net that provides you with financial aid when you need it the most.

WHAT TYPES OF INJURIES ARE COVERED?

- Broken bones
- Burns
- Torn ligaments
- Cuts repaired by stitches
- Eye injuries
- Dislocations
- Concussions
- Emergency dental

WHAT TYPES OF TREATMENT ARE COVERED?

- Outpatient surgery
- Doctor's office visits
- Diagnostic lab & x-rays
- Ambulance
- Imaging (e.g. CT Scans, MRIs)
- Hospitalization
- Occupational Therapy
- Speech Therapy
- Chiropractic Visit
- Physical Therapy
- Urgent Care

HOW MUCH DOES THIS PLAN PAY?

The amount you receive depends on your injury and the treatment you receive, usually a set amount for specific covered injuries or care. In addition, the plan pays:

- \$50 annual wellness benefit; call 800-754-3207 to speak with a dedicated customer service representative
- Sports Injury benefit that increases the reimbursement by 25%
- Accidental Death & Dismemberment (AD&D) benefit

HOW WILL I RECEIVE PAYMENT?

The benefit will be paid directly to you in one lump-sum payment. The benefit amounts will be paid regardless of the actual expenses incurred.

HOW CAN I USE THE MONEY?

You can use it any way you choose — for monthly bills, household expenses, co-pays, deductibles or other expenses your medical plan doesn't cover.

AM I GUARANTEED COVERAGE?

Eligible employees are guaranteed to receive the coverage without answering any health questions. There are no limitations for pre-existing conditions and this benefit is portable if you leave Briggs & Stratton. You must be actively at work on the effective date of the insurance in order for the coverage to take effect. Please note you can only drop this plan during the Annual Enrollment period or due to death or divorce.

Tier Level	Per Paycheck Hourly (52 periods)	Per Paycheck Salaried (24 periods)	Annual Contributions
Employee	\$1.76	\$3.81	\$91.52
Employee + Spouse	\$3.06	\$6.63	\$159.12
Employee + Child(ren)	\$3.69	\$8.00	\$191.88
Family	\$4.99	\$10.81	\$259.48

¹ The plan provides 24 hour coverage for injuries on or off the job.