

Accident Insurance

Help minimize the financial impact that can come with an accidental injury



What is it?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. Accident Insurance is a limited benefit policy. It is not health insurance, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Who can be covered?

You have the option to enroll yourself as well as your spouse and children in Accident Insurance coverage to meet your needs.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider.

**The definition of "child" may vary by state. Please contact your employer for more information.

Why should I consider it?



Benefits will be paid directly to you to use for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.



Coverage is always guaranteed issue.



Your coverage can go with you if you leave your employer or retire, and you'll be billed directly.



Wellness Benefit

Your coverage includes a Wellness Benefit, which will pay you and covered family members an annual benefit if they complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram and a routine eye or dental exam.

\$50 for employees, \$50 for spouses, \$50 per child

How much does it cost?

This table shows your rates for Accident Insurance. The cost provided below includes Accident Insurance premium and a fee for Voya Travel Assistance.

Low Plan Semi-Monthly Deduction Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$3.04	\$6.01	\$7.01	\$9.97

High Plan Semi-Monthly Deduction Rates			
Employee	Employee and Spouse	Employee and Children	Family
\$4.96	\$9.81	\$11.44	\$16.29



What kinds of injuries and treatments does it cover?

Your Accident Insurance coverage is always guaranteed issue, and it provides a benefit payment after a covered accident that results in specific injuries and treatments. The following list presents a sample of the benefits provided by Accident Insurance. State variations may apply. For a complete description of your available benefits, see your certificate of insurance and any riders.

Accident hospital care which includes:

	Low Plan Benefit Amount	High Plan Benefit Amount
Surgery (open abdominal, thoracic)	1,200	2,500
Surgery (exploratory or without repair)	175	350
Blood, Plasma, Platelets	600	650
Hospital Admission	1,500	2,000
Hospital Confinement (per day up to 365)	300	350
Critical Care Unit (CCU) Admission	1,500	2,000
Critical Care Unit Confinement (per day up to 30 days)	450	500
Rehabilitation Facility Confinement (per day up to 90 days)	200	250
Observation Unit Stay	300	400
Induced Coma (up to 14 days)	150	250
Non-Induced Coma (duration of 14 or more days)	17,000	20,000
Transportation (per trip up to 3 per accident)	750	850
Lodging (per day to 30 days)	180	225
Family care (per child/adult up to 45 days)	30	40

Accident care which includes:

	Essential Plan Benefit Amount	Premier Plan Benefit Amount
Initial Doctor Visit	100	150
Urgent Care Facility Treatment	225	300
Emergency Room Treatment	300	350
Ground Ambulance	500	600
Air Ambulance	2,000	2,500
Follow-up Doctor Treatment	100	150
Chiropractic Treatment (up to 6 per accident)	50	75
Prescription Medicine	15	20
Medical Equipment	200	500
Physical or Occupational Therapy (per treatment up to 10)	50	75
Speech Therapy (per treatment up to 10)	50	75
Mental Health Therapy (per treatment up to 10)	50	75
Prosthetic Device (one)	750	1,500
Prosthetic Device (two or more)	1,200	2,400
Outpatient Surgery	225	300
X-ray	75	100

Accident care continued:

	Essential Plan Benefit Amount	
Major Diagnostic Exams	275	500
CT (computerized tomography) or CAT scan (computerized axial tomography)		
MRI (magnetic resource imaging)		
EEG (electroencephalogram)		
PET (positron emission tomography) scan		
Ultrasound		
X-ray	75	100

Common injuries which include:

	Essential Plan Benefit Amount	Premier Plan Benefit Amount
Burns (2nd degree, at least 36% of body)	1,250	1,750
Burns (3rd degree, at least 9 but less than 35 sq in of body)	7,500	10,000
Burns (3rd degree, 35 or more sq in of body)	15,000	22,000
Skin Graft	50%	50% of burn benefit
Emergency Dental Work (Crown)	350	480
Emergency Dental Work (Extraction)	90	180
Eye Injury (removal of foreign object)	100	120
Eye Injury (surgery)	350	420
Torn Hip, Knee or Shoulder Cartilage (surgery with no repair or if cartilage is shaved)	225	280
Torn Hip, Knee or Shoulder Cartilage (surgical repair)	800	1,000
Laceration* (treated – no sutures)	30	60
Laceration* (sutures up to 2")	60	120
Laceration* (sutures 2" to 6")	240	480
Laceration* (sutures over 6")	480	960
Puncture Wound	50	75
Ruptured Disk (surgical repair)	800	1,000
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	425	720
Tendon, Ligament, Rotator Cuff (1, surgical repair)	825	1,020
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	1,225	1,520
Concussion	300	450
Traumatic Brain Injury	1,750	2,500
Paralysis (monoplegia)	10,000	15,500
Paralysis (hemiplegia)	15,000	20,000
Paralysis (paraplegia)	16,000	20,000
Paralysis (quadriplegia)	24,000	30,000

Dislocations which include:

Complete ² /Complete Requiring Surgical Repair ³	Essential Plan Benefit Amount	Premier Plan Benefit Amount
Hip Joint	3,850 / 7,700	5,000 / 10,000
Knee	2,400 / 4,800	3,000 / 6,000
Ankle or foot bone(s) (other than toes)	1,500 / 3,000	1,800 / 3,600
Shoulder	1,600 / 3,200	2,200 / 4,400
Elbow	1,100 / 2,200	1,500 / 3,000
Wrist	1,100 / 2,200	1,500 / 3,000
Finger / toe	275 / 550	350 / 700
Hand bone(s) (other than fingers)	1,100 / 2,200	1,500 / 3,000
Lower jaw	1,100 / 2,200	1,500 / 3,000
Collarbone	1,100 / 2,200	1,500 / 3,000
Incomplete dislocations	25% of the complete amount	25% of the complete amount

Fractures which include:

Non-Surgical Repair ⁴ /Surgical Repair ⁵	Essential Plan Benefit Amount	Premier Plan Benefit Amount
Hip	3,000 / 6,000	6,000 / 12,000
Leg	2,500 / 5,000	2,800 / 5,600
Ankle	1,800 / 3,600	2,500 / 5,000
Heel	1,800 / 3,600	2,500 / 5,000
Kneecap	1,800 / 3,600	2,500 / 5,000
Foot (excluding toes, heel)	1,800 / 3,600	2,500 / 5,000
Upper arm	2,100 / 4,200	2,750 / 5,500
Forearm, hand, wrist (except fingers)	1,800 / 3,600	2,500 / 5,000
Finger, Toe	240 / 480	400 / 800
Vertebral body	3,360 / 6,720	4,200 / 8,400
Vertebral processes	1,440 / 2,880	2,000 / 4,000
Pelvis (except coccyx)	3,200 / 6,400	4,000 / 8,000
Coccyx	400 / 800	500 / 1,000
Bones of the face (except nose)	1,200 / 2,400	1,400 / 2,800
Nose	600 / 1,200	750 / 1,500
Upper jaw	1,500 / 3,000	1,750 / 3,500
Lower jaw	1,440 / 2,880	2,000 / 4,000
Collarbone	1,440 / 2,880	2,000 / 4,000
Rib	400 / 800	600 / 1,200
Skull – Simple (except bones of the face)	1,400 / 2,800	1,750 / 3,500
Skull – Depressed (except bones of face)	3,000 / 6,000	5,000 / 10,000
Sternum	360 / 720	500 / 1,000
Shoulder blade	1,800 / 3,600	2,500 / 5,000
Chip Fractures	25% of the Non-Surgical Repair	25% of the Non-Surgical Repair

Accidental Death Benefits which include:

	Essential Plan Benefit Amount	Premier Plan Benefit Amount
Common Carrier		
Employee	\$65,000	\$100,000
Spouse	\$30,000	\$50,000
Child	\$15,000	\$25,000
Other Accidental Death		
Employee	\$30,000	\$50,000
Spouse	\$15,000	\$25,000
Child	\$6,000	\$10,000

Accidental Dismemberment Benefits which include:

	Essential Plan Benefit Amount	Premier Plan Benefit Amount
Loss of both hand or both feet or sight in both eyes	\$20,000	\$28,000
Loss of one hand or one foot AND sight of one eye	\$14,000	\$22,000
Loss of one hand AND one foot	\$14,000	\$22,000
Loss of one hand OR one foot	\$7,500	\$12,500
Loss of two or more fingers or toes	\$1,200	\$1,800
Loss of one finger or toe	\$750	\$1,250

¹ Laceration benefits are a total of all lacerations per accident. Payable once per covered accident. If your injury qualifies as both a laceration and puncture wound, only one benefit in the higher amount will be payable.

² Complete separated joint that does not require a surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

³ Completely separated joint that requires surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

⁴ Fracture that does not require a surgical repair. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

⁵ Fracture that does require surgical repair. If the doctor diagnoses the fracture as a chip fracture, the benefit will be reduced to a percentage of what would have been paid for a Non-Surgical Repair Fracture of the same bone. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

What else is included?

The benefits below are also included with your coverage. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

Accidental Death and Dismemberment (AD&D)

If you are severely injured or die as a result of a covered accident, an AD&D benefit may be payable to you or your beneficiary.

Additional Non-Insurance Services

Voya Travel Assistance offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, pre-trip and cultural information, security services and accessible technology.

Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN.

Exclusions and limitations

Standard exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance and AD&D are listed below. (These may vary by state.) For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Your Benefits are not payable for any loss caused in whole or directly by any of the following*:

- Any Sickness of declining process caused by Sickness.
- Participation or attempt to participate in a felony or illegal activity.
- An accident while the covered person is operating a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded. Performing these acts as part of your employment with the employer is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.

A pre-existing condition means a sickness which, within a designated period prior to the Sickness Hospital Confinement coverage effective date or any increase in coverage for each covered person, resulted in the covered person receiving medical treatment, consultation, care or services (including diagnostic measures). There are no pre-existing condition limitations on this coverage.

*Definition and limitations/exclusions may vary by state.

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:
Voya Employee Benefits Customer Service at (877) 236-7564

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

<https://presents.voya.com/EBRC/GinkgoBioworks>



This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-2-23; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR2-23, Children's Accident Rider Form #RL-ACC3-CHR2-23, Wellness Benefit Rider Form #RL-ACC3-WELL2-23, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR2-23, Catastrophic Accident Rider Form #RL-ACC3-CAR2-23, Off Job Accident Disability Income Rider form #RL-ACC3-DIR-16, Sickness Hospital Confinement Rider Form #RL-ACC3-HCR-16, Waiver of Premium Rider form #RL-ACC3-WOP-16, Absence from Employment Premium Waiver Rider form #RL-ACC3-AEPW-23; Continuation of Insurance Rider form #RL-ACC3-CNT2-23. Form numbers, provisions and availability may vary by state and employer's plan.

Accident 2.3 only

For the employees of Ginkgo Bioworks, Inc

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