



EQUITABLE

Group name: UNITED ASSOCIATIONS
INSURANCE TRUST AGREEMENT

Policy number: 028250

Form created: 08/24/2026

Protection for when the unexpected happens

Accident insurance benefit summary



Accidents can happen at any time

Many would have a hard time paying for costs related to those injuries. With accident insurance, you can manage the costs and stress of falls, sports injuries, and other accidents. Our plan covers many types of accidents and pays a cash benefit if you or your dependents are injured as part of a covered accident. Benefits are paid directly to you, so you can use the money however you need to.

Watch this quick
video to learn more



Did you know?

Americans visit the emergency
room for injury-related visits

35 million times
each year.¹

Two-thirds of Americans
would struggle to pay

\$1,000
in an emergency.²

Benefit plan and Features - Low Plan

Class definition: Class 1 – All Active Members in Good Standing

Coverage Basis 24-Hour	Portability To age 70
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Life and dismemberment losses

Employee

Catastrophic loss: loss of arm or loss of hand — both arms or both hands, loss of leg or loss of foot — both legs or both feet, loss of hand and loss of foot or loss of arm and loss of leg — one hand and one foot or one arm and one leg, loss of an ear — both ears, irrecoverable loss of hearing — both ears, loss of an eye — both eyes, irrecoverable loss of sight — both eyes, irrecoverable loss of speech or ability to speak, or any combination equaling two or more losses from: loss of arm, loss of hand, loss of leg, loss of foot, loss of an ear or loss of an eye

\$7,500

Accidental dismemberment

Employee

Loss of hand — one hand, Loss of foot — one foot, Loss of leg — one leg or loss of arm — one arm

\$3,750

Loss of a finger or loss of a toe — two or more fingers or toes

\$750

Loss of a finger or loss of a toe — one finger or one toe

\$375

Loss of hearing or loss of an ear — one ear

\$3,750

Loss of sight or loss of an eye — one eye

\$3,750

Dislocations (Open reduction/Closed reduction)

Employee

Hip

\$2,000/\$1,000

Knee, ankle or bones of the foot

\$1,000/\$500

Elbow or wrist

\$400/\$200

Shoulder

\$500/\$250

Collarbone or bones of the hand

\$800/\$400

Finger(s) or toe(s)

\$100/\$50

Lower jaw

\$400/\$200

Incomplete dislocation

25% of the applicable closed reduction

Benefit plan and Features - Low Plan

Fractures (Open reduction/Closed reduction)	Employee
Hip or thigh	\$2,000/\$1,000
Skull — depressed	\$3,000/\$1,500
Skull — simple	\$1,500/\$750
Vertebral processes	\$350/\$175
Bones of face or nose	\$350/\$175
Leg (tibia or fibula)	\$1,000/\$500
Vertebrae (body of) or sternum	\$800/\$400
Pelvis (excluding coccyx)	\$800/\$400
Upper jaw or upper arm	\$375/\$190
Lower jaw	\$325/\$170
Knee cap	\$325/\$170
Ankle	\$325/\$170
Foot	\$325/\$170
Collarbone	\$325/\$170
Shoulder	\$325/\$170
Forearm	\$325/\$170
Hand	\$325/\$170
Wrist	\$325/\$170
Elbow	\$325/\$170
Heel	\$325/\$170
Rib, finger, toe or coccyx	\$175/\$90
Multiple ribs	\$500/\$250
Chip fractures and other fractures not reduced	25% of the applicable closed reduction by open or closed reduction
Additional injuries	Employee
Eye injury	\$125
Gunshot wound	\$250
Brain injury	\$75
Paralysis — monoplegia	\$500
Paralysis — diplegia	\$2,500
Paralysis — hemiplegia	\$2,500
Paralysis — paraplegia	\$12,500
Paralysis — quadriplegia	\$25,000
Coma	\$7,500
Concussion	\$150
Concussion lifetime maximum benefit	\$1,500

Benefit plan and Features - Low Plan

Lacerations	Employee
Laceration(s) with no sutures and treated by a physician	\$20
Single laceration under 5 cm with sutures	\$35
Lacerations 5–15 cm with sutures (total of all lacerations)	\$125
Lacerations greater than 15 cm with sutures (total of all lacerations)	\$250

Surgery	Employee
Miscellaneous surgery requiring general anesthesia not otherwise listed (once per 24-hour period, even though multiple surgical procedures may be performed)	\$150
Open surgery	\$625
Exploratory surgery or debridement	\$125
Laparoscopic surgery or hernia repair	\$150
Tendon/Ligament/Rotator cuff tear	\$300
Torn knee cartilage	\$300
Ruptured/herniated disc	\$300

Burns	Employee
21–40 sq. cm second degree	\$200
21–40 sq. cm third degree	\$500
41–65 sq. cm second degree	\$400
41–65 sq. cm third degree	\$1,000
66–160 sq. cm second degree	\$600
66–160 sq. cm third degree	\$3,000
161–225 sq. cm second degree	\$800
161–225 sq. cm third degree	\$7,000
More than 225 sq. cm second degree	\$1,000
More than 225 sq. cm third degree	\$10,000
Skin graft	50% of the applicable burn benefit

Medical services	Employee
Diagnostic exam (one-time per benefit year):	
Arteriogram, angiogram, CT, CAT, EKG, EEG or MRI	\$100
X-ray (twice per covered accident)	\$25
Accident emergency treatment (non-ER or non-urgent care facility) (one time per covered accident)	\$50
Physician's follow-up treatment office visit (per visit, up to 10 times per covered accident)	\$25
Physical and occupational therapy (per visit, up to 10 times per covered accident)	\$50
Medical devices	\$100

Benefit plan and Features - Low Plan

Medical services	Employee
Epidural pain management (up to 2 times per covered accident)	\$25
Prescription drug	\$15
Prosthesis (one)	\$250
Prosthesis (two)	\$500
Anesthesia	\$25
Blood, plasma or platelet transfusion	\$100

Hospital	Employee
Hospital admission (once per benefit year)	\$200
Hospital confinement (per day up to 365 days per covered accident)	\$100
Intensive care unit admission (once per benefit year; payable instead of hospital admission benefit if confined immediately to ICU)	\$400
Intensive care unit confinement (per day up to 15 days; payable in addition to any hospital confinement benefit)	\$200
Ambulance (Ground)	\$300
Ambulance (Air)	\$2,000
ER admission or urgent care facility	\$100
Family Lodging	
Maximum Lodging night stays: one benefit per day, 30 days per benefit year	\$50
Transportation (100 or more miles up to three times per covered accident)	\$250
Rehabilitation unit (per day, up to 30 days per covered accident)	\$50

Emergency dental	Employee
Emergency dental extraction	\$30
Emergency dental crown	\$100

Understanding your benefits

Commonly Used Terms

Accident	An event that an average person would consider sudden and unforeseeable and which causes injury to an insured. Illnesses of any kind are not considered an accident.
Open reduction	Surgical treatment or repair of an injury.
Closed reduction	Non-surgical treatment or repair of an injury.

Frequently Asked Questions

When can I enroll?	You can enroll when you are initially eligible for benefits and any subsequent annual enrollment or life status change.
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Do benefits have to be used for medical expenses?

You decide how to use your benefit payment:

- Out-of-pocket
- Rehab costs
- Utility or credit card bills medical costs, including
- Rent or mortgage payments
- Childcare deductibles and co-pays
- Groceries
- Other financial support

What is accident insurance?

Group accident insurance provides cash benefits for unexpected injuries resulting from a covered accident. Our plan covers many types of injuries, treatments and services.

Why should I buy accident insurance?

Accident insurance helps cover unexpected expenses related to an accidental injury, which can be costly. Accident insurance can help protect against unexpected costs not typically covered under a medical plan, such as deductibles, copays or out-of-network costs.

How do I learn more about my benefits?

Visit www.equitable.com/employeebenefits and log on to EB360® to view your account details.

If I have additional questions, who can I talk to?

Please don't hesitate to contact us at phone number (866) 274-9887.



**Contact us at
(866) 274-9887
with any questions
you may have.**

**This includes questions
on how we can provide
language translation
services at no cost to you
and how we can assist
the visually impaired with
form completion and
other information.**

Email: Customer Service at
EBCustomerService@equitable.com.



**Members requiring
assistance with
hearing impairment
can contact our
TDD line directly
at (800) 877-8973.**

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¹ National Hospital Ambulatory Medical Care Survey: 2016 Emergency Department Summary Tables, # 1, 4, 11, 14, 24, 25. cdc.gov/nchs/data/nhamcs/web_tables/2016_ed_web_tables.pdf.

² The Associated Press - NORC Center for Public Affairs Research. [investedwallet.com/personal-financestatistics/](https://www.investedwallet.com/personal-financestatistics/).

Important Information

Limitations and exclusions: The following is a summary. A complete list of applicable exclusions and limitations are included in the policy and certificate. State variations may apply. Accident benefits may not be payable for injuries caused or contributed to by or incurred: physical or mental illness or disease or related medical treatment, infection not occurring as a direct result of accidental bodily injury, suicide or intentionally self-inflicted injury, war or act of war, while incarcerated, participating in a felony or illegal activity, intoxication, voluntary drug use unless administered by and used as instructed by a physician or for over-the-counter drugs in accordance with manufacturer's instructions, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (e.g., mountain climbing, sky diving).

If you start working for your employer after the effective date - the waiting period is determined by your Employer's personnel policy.

An employee who is employed on the effective date of the policy will receive credit toward satisfying the waiting period for time employed with the employer provided he or she was employed on the day prior to the effective date of the policy.

This policy provides limited benefits: This coverage does not constitute comprehensive health insurance coverage (often referred

to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. THIS POLICY IS NOT A MEDICARE SUPPLEMENT PLAN. The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. For costs and complete details of the coverage, please see the actual policy or contact your insurance broker. Plan documents are the final arbiter of coverage. Policy form [provide policy form nos.] and state variations. Availability is subject to state approvals.

Equitable policy strictly prohibits doing business with any person or entity involved with marijuana production, distribution or other ancillary operations. Marijuana-related businesses also include the marketing of marijuana-related products and services, persons and businesses that service and receive income from the marijuana industry, and business involving hemp and hemp-related ingredients.

Legal disclosures: Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and backed solely by their claims-paying obligations. Some products are not available in all states.

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Accident insurance benefit summary



Accidents can happen at any time

Many would have a hard time paying for costs related to those injuries. With accident insurance, you can manage the costs and stress of falls, sports injuries, and other accidents. Our plan covers many types of accidents and pays a cash benefit if you or your dependents are injured as part of a covered accident. Benefits are paid directly to you, so you can use the money however you need to.

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video to learn more



Did you know?

Americans visit the emergency
room for injury-related visits

35 million times
each year.¹

Two-thirds of Americans
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\$1,000
in an emergency.²

Benefit plan and Features - High Plan

Class definition: Class 2 – All Active Members in Good Standing Aged 18 or Older

Coverage Basis 24-Hour				Portability To age 70
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Life and dismemberment losses	Employee	Spouse	Child
Accidental Death	\$25,000	\$25,000	\$12,500
Accidental Death Common Carrier	\$50,000	\$50,000	\$25,000
Catastrophic loss: loss of arm or loss of hand — both arms or both hands, loss of leg or loss of foot — both legs or both feet, loss of hand and loss of foot or loss of arm and loss of leg — one hand and one foot or one arm and one leg, loss of an ear — both ears, irrecoverable loss of hearing — both ears, loss of an eye — both eyes, irrecoverable loss of sight — both eyes, irrecoverable loss of speech or ability to speak, or any combination equaling two or more losses from: loss of arm, loss of hand, loss of leg, loss of foot, loss of an ear or loss of an eye	\$12,500	\$12,500	\$6,250
Accidental dismemberment	Employee	Spouse	Child
Loss of hand — one hand, Loss of foot — one foot, Loss of leg — one leg or loss of arm — one arm	\$5,000	\$5,000	\$2,500
Loss of a finger or loss of a toe — two or more fingers or toes	\$1,500	\$1,500	\$750
Loss of a finger or loss of a toe — one finger or one toe	\$500	\$500	\$250
Loss of hearing or loss of an ear — one ear	\$5,000	\$5,000	\$2,500
Loss of sight or loss of an eye — one eye	\$5,000	\$5,000	\$2,500
Dislocations (Open reduction/Closed reduction)	Employee	Spouse	Child
Hip	\$5,000/\$2,500	\$5,000/\$2,500	\$5,000/\$2,500
Knee, ankle or bones of the foot	\$2,000/\$1,000	\$2,000/\$1,000	\$2,000/\$1,000
Elbow or wrist	\$800/\$400	\$800/\$400	\$800/\$400
Shoulder	\$1,000/\$500	\$1,000/\$500	\$1,000/\$500
Collarbone or bones of the hand	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Finger(s) or toe(s)	\$300/\$150	\$300/\$150	\$300/\$150
Lower jaw	\$800/\$400	\$800/\$400	\$800/\$400
Incomplete dislocation	25% of the applicable closed reduction		

Benefit plan and Features - High Plan

Fractures (Open reduction/Closed reduction)	Employee	Spouse	Child
Hip or thigh	\$5,000/\$2,500	\$5,000/\$2,500	\$5,000/\$2,500
Skull — depressed	\$6,000/\$3,000	\$6,000/\$3,000	\$6,000/\$3,000
Skull — simple	\$3,000/\$1,500	\$3,000/\$1,500	\$3,000/\$1,500
Vertebral processes	\$1,000/\$500	\$1,000/\$500	\$1,000/\$500
Bones of face or nose	\$1,000/\$500	\$1,000/\$500	\$1,000/\$500
Leg (tibia or fibula)	\$3,000/\$1,500	\$3,000/\$1,500	\$3,000/\$1,500
Vertebrae (body of) or sternum	\$2,000/\$1,000	\$2,000/\$1,000	\$2,000/\$1,000
Pelvis (excluding coccyx)	\$3,000/\$1,500	\$3,000/\$1,500	\$3,000/\$1,500
Upper jaw or upper arm	\$800/\$400	\$800/\$400	\$800/\$400
Lower jaw	\$750/\$375	\$750/\$375	\$750/\$375
Knee cap	\$750/\$375	\$750/\$375	\$750/\$375
Ankle	\$750/\$375	\$750/\$375	\$750/\$375
Foot	\$750/\$375	\$750/\$375	\$750/\$375
Collarbone	\$750/\$375	\$750/\$375	\$750/\$375
Shoulder	\$750/\$375	\$750/\$375	\$750/\$375
Forearm	\$750/\$375	\$750/\$375	\$750/\$375
Hand	\$750/\$375	\$750/\$375	\$750/\$375
Wrist	\$750/\$375	\$750/\$375	\$750/\$375
Elbow	\$750/\$375	\$750/\$375	\$750/\$375
Heel	\$750/\$375	\$750/\$375	\$750/\$375
Rib, finger, toe or coccyx	\$500/\$250	\$500/\$250	\$500/\$250
Multiple ribs	\$1,000/\$500	\$1,000/\$500	\$1,000/\$500
Chip fractures and other fractures not reduced	25% of the applicable closed reduction by open or closed reduction		
Additional injuries	Employee	Spouse	Child
Eye injury	\$300	\$300	\$300
Gunshot wound	\$250	\$250	\$250
Brain injury	\$500	\$500	\$500
Paralysis — monoplegia	\$1,000	\$1,000	\$1,000
Paralysis — diplegia	\$2,500	\$2,500	\$2,500
Paralysis — hemiplegia	\$2,500	\$2,500	\$2,500
Paralysis — paraplegia	\$12,500	\$12,500	\$12,500
Paralysis — quadriplegia	\$25,000	\$25,000	\$25,000
Coma	\$7,500	\$7,500	\$7,500
Concussion	\$150	\$150	\$150
Concussion lifetime maximum benefit	\$1,500	\$1,500	\$1,500

Benefit plan and Features - High Plan

Lacerations	Employee	Spouse	Child
Laceration(s) with no sutures and treated by a physician	\$50	\$50	\$50
Single laceration under 5 cm with sutures	\$75	\$75	\$75
Lacerations 5–15 cm with sutures (total of all lacerations)	\$250	\$250	\$250
Lacerations greater than 15 cm with sutures (total of all lacerations)	\$500	\$500	\$500

Surgery	Employee	Spouse	Child
Miscellaneous surgery requiring general anesthesia not otherwise listed (once per 24-hour period, even though multiple surgical procedures may be performed)	\$500	\$500	\$500
Open surgery	\$1,500	\$1,500	\$1,500
Exploratory surgery or debridement	\$400	\$400	\$400
Laparoscopic surgery or hernia repair	\$500	\$500	\$500
Tendon/Ligament/Rotator cuff tear	\$750	\$750	\$750
Torn knee cartilage	\$750	\$750	\$750
Ruptured/herniated disc	\$750	\$750	\$750

Burns	Employee	Spouse	Child
21–40 sq. cm second degree	\$200	\$200	\$200
21–40 sq. cm third degree	\$500	\$500	\$500
41–65 sq. cm second degree	\$400	\$400	\$400
41–65 sq. cm third degree	\$1,000	\$1,000	\$1,000
66–160 sq. cm second degree	\$600	\$600	\$600
66–160 sq. cm third degree	\$3,000	\$3,000	\$3,000
161–225 sq. cm second degree	\$800	\$800	\$800
161–225 sq. cm third degree	\$7,000	\$7,000	\$7,000
More than 225 sq. cm second degree	\$1,000	\$1,000	\$1,000
More than 225 sq. cm third degree	\$10,000	\$10,000	\$10,000
Skin graft	50% of the applicable burn benefit		

Medical services	Employee	Spouse	Child
Diagnostic exam (one-time per benefit year):			
Arteriogram, angiogram, CT, CAT, EKG, EEG or MRI	\$150	\$150	\$150
X-ray (twice per covered accident)	\$50	\$50	\$50
Accident emergency treatment (non-ER or non-urgent care facility) (one time per covered accident)	\$50	\$50	\$50

Benefit plan and Features - High Plan

Medical services	Employee	Spouse	Child
Physician's follow-up treatment office visit (per visit, up to 10 times per covered accident)	\$50	\$50	\$50
Physical and occupational therapy (per visit, up to 10 times per covered accident)	\$50	\$50	\$50
Medical devices	\$250	\$250	\$250
Epidural pain management (up to 2 times per covered accident)	\$50	\$50	\$50
Prescription drug	\$25	\$25	\$25
Prosthesis (one)	\$750	\$750	\$750
Prosthesis (two)	\$1,500	\$1,500	\$1,500
Anesthesia	\$50	\$50	\$50
Blood, plasma or platelet transfusion	\$250	\$250	\$250
Hospital	Employee	Spouse	Child
Hospital admission (once per benefit year)	\$500	\$500	\$500
Hospital confinement (per day up to 365 days per covered accident)	\$200	\$200	\$200
Intensive care unit admission (once per benefit year; payable instead of hospital admission benefit if confined immediately to ICU)	\$1,000	\$1,000	\$1,000
Intensive care unit confinement (per day up to 15 days; payable in addition to any hospital confinement benefit)	\$400	\$400	\$400
Ambulance (Ground)	\$400	\$400	\$400
Ambulance (Air)	\$2,000	\$2,000	\$2,000
ER admission or urgent care facility	\$100	\$100	\$100
Family Lodging			
Maximum Lodging night stays: one benefit per day, 30 days per benefit year	\$150	\$150	\$150
Transportation (100 or more miles up to three times per covered accident)	\$500	\$500	\$500
Rehabilitation unit (per day, up to 30 days per covered accident)	\$50	\$50	\$50
Emergency dental	Employee	Spouse	Child
Emergency dental extraction	\$100	\$100	\$100
Emergency dental crown	\$200	\$200	\$200
Additional Benefits	Employee	Spouse	Child
Acupuncture (per visit, up to 10 times per Covered Accident)	\$50	\$50	\$50

Benefit plan and Features - High Plan

Additional Benefits	Employee	Spouse	Child
Chiropractic (per visit, up to 10 times per Covered Accident)	\$50	\$50	\$50
Family & pet care (per day for qualifying expense)	\$100	\$100	\$100
Mental health therapy (per visit, up to 10 times per Covered Accident)	\$75	\$75	\$75
Organized sports injury benefit modifier	25%	25%	25%
Wellness benefit	Employee	Spouse	Child
Wellness screening benefit (once per benefit year)	\$50	\$50	\$50

Qualifying exams and screenings for Wellness Screening Benefit

There are several exams and screenings that qualify for the annual benefit. Below is an illustration of some of the covered exams and screenings:

- Annual physical examination
- Any medically accepted Cancer screening
- Bone density screening
- Cardiac exercise stress test
- Dental examination
- Diabetes tests
- Electrocardiogram (ECG)-resting or stress
- Immunizations
- Interscholastic Sports Physical Exam
- Lipid panel (cholesterol, triglycerides, HDL, LDL)
- Mental health screening
- Smoking cessation program
- Vision examination
- Weight reduction program

Understanding your benefits

Commonly Used Terms

Accident	An event that an average person would consider sudden and unforeseeable and which causes injury to an insured. Illnesses of any kind are not considered an accident.
Common carrier	A phrase referring to commercial airplanes, trains, buses, subways, ferries, etc.
Open reduction	Surgical treatment or repair of an injury.
Closed reduction	Non-surgical treatment or repair of an injury.

Frequently Asked Questions

When can I enroll?	You can enroll when you are initially eligible for benefits and any subsequent annual enrollment or life status change.
Are my dependent children eligible for coverage?	Yes, dependent children are eligible up to the end of the month they reach age 26. If any dependent children are developmentally disabled, you are able to continue coverage beyond age 26.
Do benefits have to be used for medical expenses?	You decide how to use your benefit payment: • Out-of-pocket • Rehab costs • Utility or credit card bills medical costs, including • Rent or mortgage payments • Childcare deductibles and co-pays • Groceries • Other financial support
What is accident insurance?	Group accident insurance provides cash benefits for unexpected injuries resulting from a covered accident. Our plan covers many types of injuries, treatments and services.
Why should I buy accident insurance?	Accident insurance helps cover unexpected expenses related to an accidental injury, which can be costly. Accident insurance can help protect against unexpected costs not typically covered under a medical plan, such as deductibles, copays or out-of-network costs.
What is a wellness benefit?	Insureds are eligible to receive an annual benefit amount (default is \$50) when they undergo any eligible exam or screening from the covered list.
How do I learn more about my benefits?	Visit www.equitable.com/employeebenefits and log on to EB360® to view your account details.
If I have additional questions, who can I talk to?	Please don't hesitate to contact us at phone number (866) 274-9887.



**Contact us at
(866) 274-9887
with any questions
you may have.**

**This includes questions
on how we can provide
language translation
services at no cost to you
and how we can assist
the visually impaired with
form completion and
other information.**

**Email: Customer Service at
EBCustomerService@equitable.com.**



**Members requiring
assistance with
hearing impairment
can contact our
TDD line directly
at (800) 877-8973.**

**Visit equitable.com/employeebenefits
and log on to EB360® to view your account details.**

¹ National Hospital Ambulatory Medical Care Survey: 2016
Emergency Department Summary Tables, # 1, 4, 11, 14, 24, 25. [cdc.
gov/nchs/data/nhamcs/web_tables/2016_ed_web_tables.pdf](https://cdc.gov/nchs/data/nhamcs/web_tables/2016_ed_web_tables.pdf).

² The Associated Press - NORC Center for Public Affairs Research.
investedwallet.com/personal-financestatistics/.

Important Information

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This policy provides limited benefits: This coverage does not constitute comprehensive health insurance coverage (often referred

to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. THIS POLICY IS NOT A MEDICARE SUPPLEMENT PLAN. The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. For costs and complete details of the coverage, please see the actual policy or contact your insurance broker. Plan documents are the final arbiter of coverage. Policy form [provide policy form nos.] and state variations. Availability is subject to state approvals.

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