



VOLUNTARY ACCIDENT



Ryan Lawn & Tree partners with Voya to offer employees 2 plan options for purchasing Accident coverage for yourself and your family. Fixed benefits are paid directly to you regardless of any other coverage you may have, and you can spend it any way you choose. Benefits include coverage for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy and more. The following is not an all-inclusive list – please refer to rltbenefits.com for more detailed information.

	Basic Plan	Enhanced Plan
Accident Coverage	On & Off Job	On & Off Job
Emergency Room	\$200	\$325
Accident Follow-Up Visit	\$75	\$125
Ambulance (Ground / Air)	\$300 / \$1,250	\$550 / \$2,000
Burns	Schedule \$1,125 up to \$12,500	Schedule \$1,500 up to \$20,000
Concussions	\$200	\$350
Diagnostic Exam (Major)	\$200	\$300
Dislocations	Schedule \$250 up to \$6,400	Schedule \$300 up to \$8,000
Eye Injury	\$80-\$275	\$110-\$400
Fracture	Schedule \$300 up to \$5,000	Schedule \$400 up to \$4,500
Hospital Admission	\$1,250	\$1,750
Hospital Confinement	\$250 / day, up to 1 year	\$325 / day, up to 1 year
Hospital CCU Admission	\$1,250	\$1,750
Critical Care Unit (CCU) Confinement	\$175 / day up to 30 days	\$225 / day up to 30 days
Occupational or Physical Therapy	\$40 / treatment up to 10	\$60 / treatment up to 10
Surgery	Schedule \$200 up to \$1,000	Schedule \$250 up to \$1,500
Sports Accident Benefit	Pays additional 25% up to \$1,000	Pays additional 25% up to \$1,000
X-Ray or Lab Service	\$60	\$90

RATES PER PAY PERIOD:

	Basic Plan	Enhanced Plan
Employee	\$3.89	\$5.56
Employee & Spouse	\$6.01	\$9.92
Employee & Child(ren)	\$6.89	\$12.51
Family	\$9.01	\$16.87