

Voluntary Worksite Accident Insurance

Accident Insurance policies issued by Shenandoah Life Insurance Company

Product Description†

A voluntary group accident plan offering employees coverage for accidental death and dismemberment, as well as optional benefits that can help defray out-of-pocket expenses resulting from a covered accident, including medical treatment, hospital admission, ICU care, etc., as a supplement to primary medical insurance. It's also available to spouses and dependent children - a plan that can protect the whole family.

PREMIUM CLASSES	<ul style="list-style-type: none"> • Premium rates vary by issue age, coverage type, and benefits selected. • Coverage type includes (1) Individual, (2) Couple (Employee & Spouse), (3) Single Parent (Employee & Dependent Children), and (4) Family (Employee, Spouse, & Dependent Children). • Premiums may change based upon experience.
COVERAGE	<p>Base Policy - Accidental Death and Dismemberment</p> <p>Optional Riders (not all riders available for all plans or in all states):</p> <ul style="list-style-type: none"> • Accident First Occurrence Benefits Rider • Accident Only Expense Benefit Rider • Sports Package Benefit Rider • Accident Only Indemnity Coverage Benefits Rider • Hospital Admission Benefit (Accident or Sickness) Rider • Hospital Admission Benefit (Accident) Rider • Specific Sum Injury Benefit Rider • Additional Benefits Rider • Annual Health Screening Tests Benefit Rider • Lump Sum Accident-Only Disability Benefit Rider • Hospital Intensive Care Unit Benefits Rider
PORTABILITY	If requested with the time frame stated in the Policy. Employees can take the coverage with them if employment status changes, provided premium is paid when due.
ELIGIBILITY*	<ul style="list-style-type: none"> • Employee issue ages 18+ • Employee Actively at Work Full-time • Spouse issue ages 18-70; Ineligible if employee is denied. • Dependent Child issue ages 0-26; Ineligible if employee is denied

*Eligibility requirements might vary from employer to employer. Product also available for qualified association and union groups.

†This is a Limited Benefit Group Policy and is not a substitute for major medical coverage. Like most group policies, the policies are subject to certain exclusions, limitations, and terms for keeping them in force. For example, Injury or condition diagnosed prior to coverage date may be excluded. Benefits, benefit amounts, and premiums depend on the plan selected. A more detailed description of applicable benefits, limitations, and exclusions can be found in the plan disclosure materials available at time of enrollment.

Product issued by Shenandoah Life Insurance Company a member of Prosperity Life Group (Policy/Certificate Form # L-1063P and L-1063C, Rider forms R-2079, R-2081, R-2082, R-2083, R-2085, R-2086, R-2087, R-2088, R-2115, R-2116 and other state-specifics. Not available in all states; features may vary by state. All guarantees are subject to the financial strength and claims-paying ability of the issuing company.