

Voluntary Worksite Accident Insurance

Accident Insurance policies issued by Shenandoah Life Insurance Company

Product Description[†]

A voluntary group accident plan offering coverage for accidental death, 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 your spouse and 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.
BENEFIT AMOUNT*	<p>Principal Sum (Accidental Death) Up to \$100,000</p> <p>Optional Riders:</p> <ul style="list-style-type: none"> • Accident Only Expense Benefit Rider Up to \$10,000 per year • Accident Only Indemnity Coverage Benefits Rider Varies • Accidental Dismemberment Benefit Rider 12.5% - 200% principal sum • Hospital Admission Benefit (Accident or Sickness) Rider Up to \$2,500 per year • Hospital Admission Benefit (Accident) Rider Up to \$2,500 per year • Specific Sum Injury Benefit Rider Up to \$15,000 per accident • Additional Benefits Rider Varies • Annual Health Screening Tests Benefit Rider Up to \$125 per year • Lump Sum Accident-Only Disability Benefit Rider Up to \$5,000 per accident • Hospital Intensive Care Unit Benefits Rider Up to \$1,000 per day
PORTABILITY	Yes. Employees can take the coverage with them if employment status changes.
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
ADDITIONAL PLAN INFO	Spouse includes domestic partners where allowed by state.

*Principal sum reduced by half at age 65. Maximum benefit amount shown are for employee coverage. Spouse and Dependent Child maximum benefit amounts may be less.

**Eligibility requirement might vary from employer to employer.

[†]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. 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 (Policy/Certificate Form # L-1063P and L-1063C and Rider forms R-2079 and R-2081 through R-2089), a member of Prosperity Life Group. 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.