



# Group Accident Expense vs Accident Expense PRO®

## Overview

Assurity’s new Group Accident Expense Insurance offers four distinct plans, plus a unique Prime Benefits plan. These plans provide more coverage for less money compared to Accident Expense PRO’s (AE PRO) two plans. Group Accident Expense provides simplicity for brokers, employers and employees giving them confidence they’ll be covered.

## Group Accident Expense Key Features

Plan includes **24 additional benefits** (see below) that were not offered in the AE PRO® plan:

Telemedicine Treatment	Concussion
X-Rays	Ear Injury
ER Observation Unit	Occupational HIV
Chiropractic/Acupuncture Treatment	Paralysis
Epidural Pain Management	Poisoning
Prescription Medication	Post-Traumatic Stress Disorder
Medical Supplies	Traumatic Brain Injury
Residence/Vehicle Modification	Hernia Surgery
Rehabilitation Unit	Miscellaneous Outpatient Surgery
Hospital Confinement - Child Care	Anesthesia
Child Organized Sport	Accidental Death - Seatbelt
Coma	Accidental Death - Children Education

- The Child Organized Sports benefit provides an additional 10% payout, something not offered by all carriers.
- The Prime Benefits plan includes enhanced coverage for 10 core benefits.
- Paralysis is a life-altering event and this benefit was added to assist by paying up to \$60,000 (for quadriplegic).
- The Coma benefit was added to provide up to \$40,000 of benefit.
- Those who experience nagging pain due to an accident can receive a benefit of up to \$720 for chiropractic or acupuncture treatment.
- A Hospital Sickness Rider is not available with AE PRO.

Emergency Care	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Initial Accident Treatment (Emergency Room)	\$125	\$150	\$150	\$200	\$500
Initial Accident Treatment (Urgent Care or Doctors Office)	\$125	\$75	\$150	\$100	\$250
Telemedicine Treatment	N/A	\$30	N/A	\$40	\$40
Ambulance (Ground)	\$100	\$150	\$100	\$200	\$500
Ambulance (Air)	\$500	\$450	\$500	\$600	\$1,500
X-Rays	N/A	\$150	N/A	\$200	\$300
Diagnostic Exams	\$100	\$75	\$200	\$100	\$150
Blood, Plasma or Platelets	\$300	\$450	\$300	\$600	
ER Observation (4-20 hrs)	N/A	\$37.50	N/A	\$50	
ER Observation (20+ hrs)	N/A	\$75	N/A	\$100	
Supportive Care	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Follow-Up Treatment	\$25 X 3	\$75 X 2	\$35 X 3	\$100 X 2	\$200 X 2
Physical, Occupational and Speech Therapy <sup>1</sup>	\$25 X 6	\$45 X 6	\$35 X 6	\$60 X 6	
Chiropractic/Acupuncture Treatment <sup>1</sup>	N/A	\$45 X 6	N/A	\$60 X 6	
Epidural Pain Management	N/A	\$75	N/A	\$100	
Prescription Medication	N/A	\$7.50	N/A	\$10	
Medical Supplies	N/A	\$7.50	N/A	\$10	
Appliances	\$100	\$187.50	\$100	\$250	\$125
Prosthetic Devices (Single)	\$500	\$750	\$500	\$1,000	
Prosthetic Devices (Multiple)	\$1,000	\$1,500	\$1,000	\$2,000	
Residence/Vehicle Modification	N/A	\$750	N/A	\$1,000	
Transportation (Ground)	\$300 X 3	\$150 X 3	\$300 X 3	\$200 X 3	
Transportation (Air)	\$300 X 3	\$375 X 3	\$300 X 3	\$500 X 3	
Lodging	\$100	\$150	\$100	\$200	
Hospital Care	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Hospital Admission (once per accident)	\$500	\$750	\$1,000	\$1,000	\$3,000
Hospital Confinement (per day) <sup>1</sup>	\$100	\$150	\$200	\$200	\$400
ICU (per day)	\$200	\$300	\$400	\$400	\$800
Sub-Acute ICU (per day)	\$100	\$225	\$200	\$300	
Rehabilitation Unit (per day)	N/A	\$150	N/A	\$200	
Hospital Confinement - Child Care (per day)	N/A	\$30	N/A	\$40	
Preventive Care	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Wellness Benefits (per day)	\$50-\$100	\$50	\$50-\$100	\$50	
Specific Injury Care	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Burns (max benefit amounts)	\$5,000	\$750	\$10,000	\$1,000	
Burns Skin Graft (% of burns benefit)	25%	50%	25%	50%	
Child Organized Sport (% of all benefits)	N/A	10%	N/A	10%	

Specific Injury Care (Continued)	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Coma	N/A	\$15,000	N/A	\$20,000	
Concussion	N/A	\$37.50	N/A	\$50	
Dental Emergency	\$150 Crown \$50 Extraction	\$150 Crown \$45 Extraction	\$300 Crown \$100 Extraction	\$200 Crown \$60 Extraction	
Dislocation (max benefit amounts; open and closed reduction)	\$2,000 Open \$1,500 Closed	\$3,000 Open \$2,000 Closed	\$4,000 Open \$3,000 Closed	\$4,000 Open \$4,000 Closed	
Ear Injury	N/A	\$150	N/A	\$200	
Eye Injury	\$200	\$150	\$200	\$200	
Fracture (max benefit amounts; open and closed reduction)	\$2,500 Open \$1,250 Closed	\$3,000 Open \$1,500 Closed	\$5,000 Open \$2,500 Closed	\$4,000 Open \$2,000 Closed	
Gunshot Wound	\$500	\$750	\$1,000	\$1,000	
Lacerations (max benefit amounts)	\$400	\$75	\$800	\$100	
Occupational HIV	N/A	\$450	N/A	\$600	
Paralysis (Paraplegic) <sup>1</sup>	\$15,000	\$11,250	\$30,000	\$15,000	
Paralysis (Quadriplegic) <sup>1</sup>	\$15,000	\$22,500	\$30,000	\$30,000	
Poisoning	N/A	\$37.50	N/A	\$50	
Post-Traumatic Stress Disorder	N/A	\$300	N/A	\$400	
Traumatic Brain Injury	N/A	\$450	N/A	\$600	
Surgical Care	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Open Abdominal, Thoracic or Cranial Surgery	\$1,000	\$1,500	\$1,000	\$2,000	
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery <sup>1</sup>	\$500	\$750	\$500 or \$1,000	\$1,000	
Ruptured Disc Surgery	\$400	\$750	\$400	\$1,000	
Hernia Surgery	N/A	\$375	N/A	\$500	
Exploratory Surgery <sup>1</sup>	\$100	\$375	\$100 or \$200	\$500	
Miscellaneous Outpatient Surgery	N/A	\$150	N/A	\$200	
Anesthesia	N/A	\$150	N/A	\$200	
Accidental Death and Dismemberment Rider Form R G1712C	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Accidental Death	\$25,000	\$30,000	\$50,000	\$40,000	
Accidental Death - Seatbelt	N/A	\$7,500	N/A	\$10,000	
Accidental Death - Common Carrier	\$50,000	\$75,000	\$100,000	\$100,000	
Accidental Death - Children Education	N/A	\$2,000	N/A	\$1,000	
Accidental Dismemberment (max benefit amounts)	\$15,000	\$30,000	\$30,000	\$40,000	

## Optional Rider Comparisons

Optional Riders	AE PRO	Group AE
Accident-Only Disability Income Rider	x	x
Outpatient Care Rider		x
Hospital Sickness Rider		x

## Premium Comparisons - Monthly

24-Hour	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Employee	\$18.15	\$11.72	\$22.06	\$14.56	\$11.52
Employee/Spouse	\$32.62	\$20.42	\$39.90	\$25.32	\$20.54
Employee/Child	\$28.63	\$25.00	\$35.24	\$29.96	\$22.94
Family	\$44.96	\$36.83	\$55.48	\$44.36	\$34.64
Off-the-Job	AE PRO 1 Unit Plan	Group AE Tier 1	AE PRO 2 Unit Plan	Group AE Tier 2	Group AE Prime
Employee	\$15.18	\$10.34	\$18.04	\$12.72	\$9.60
Employee/Spouse	\$28.47	\$18.02	\$34.28	\$22.12	\$17.08
Employee/Child	\$25.69	\$23.32	\$31.29	\$27.72	\$20.42
Family	\$40.75	\$34.04	\$49.76	\$40.64	\$30.48

\*AE PRO rates are inclusive of the Wellness Rider

1. AE PRO only pays for physical therapy, not occupational or speech therapy. Chiropractic treatment for AE PRO is covered under the Follow-Up Treatment benefit. Paralysis (loss of use) is covered under the Dismemberment benefit in AE PRO. AE PRO 2 Unit \$500 amount applies to Tendon, Ligament or Rotator Cuff benefit, and \$1,000 amount applies to Knee Cartilage-Torn Surgical benefit. AE PRO does not have a stand-alone Exploratory Surgery benefit, but some benefits are covered under its Knee Cartilage-Torn via the Arthroscopic Surgery without repair or with debridement. Hospital Confinement benefits are up to 365 days for Group AE; up to 90 days for AE PRO 1 Unit; up to 180 days for AE PRO 2 Units.

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