Prepare for everything and you'll be ready for anything.

Accident Prevention Benefit

What is an accident prevention benefit?

This is a cash benefit you can use to pay for exams, tests, screenings and programs for preventative care.

How do you use your accident prevention benefit?

This benefit is available because you have Accident insurance, which we call **Accidental Injury Benefits**, with The Hartford. Check out the chart to find out if your form of accident prevention is eligible.[1]

Things to know.

These services, from eye exams to driver's safety and training programs, contribute to maintaining your health and preventing serious illnesses or injuries.

Each covered person under your plan is eligible for their own health screening benefit upon filing a claim.[2]

Eligible Exams/Screenings and Programs[3]
Dental exam
Eye exam
Hearing exam
Annual physical
Sports physical
Well-child exam
Employer-sponsored wellness or biometric screening
Serum cortisol test (for stress levels)
Successful completion of an appropriately licensed or accredited: • Emotion management or stress reduction program • Driver safety and training program • Motorcycle safety and training program • Workplace safety and training program

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Using your accident prevention benefit in 4 easy steps:

Step 1

Check eligibility

Review the chart on page 1 to find out if your exams, tests, screenings and/or programs are eligible.

Step 2

Organize information

Prepare to file your claim.[4] You'll need the following information:

- Name, address and the group policy number
- Name of the exam, test, screening or program and the date completed; and
- Details of where the exam, test, screening or program was completed and physician contact information (if applicable).

Step 3

File a claim over the phone or by mail or fax

You can file your claim however you're most comfortable, over the phone with one of our claims professionals or by mail or fax.

- To file your claim by phone, call **866-547-4205**.
  - » Phones are open Monday through Friday, 8:00am – 6:00pm EST.
- To file your claim by mail or fax:
  - » Download an APB claim form at **TheHartford.com/benefits/myclaim**
  - » Complete the form and mail or fax it to:
    The Hartford Supplemental Insurance Benefit Department
    P.O. Box 99906, Grapevine, TX 76099
    Fax Number: 469-417-1952

Step 4

Leave it to us

Once the claim has been approved, the standard turnaround time for benefits to be paid is 3-5 business days.[5]

- Standard mail times will apply (if applicable).

For additional information,
contact your representative today.

The Hartford

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THE ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

[1] This document explains the typical Accident Prevention Benefits covered, but in no way changes or affects the policy as actually issued. For a full list of benefits covered, please refer to your company's policy booklet.

[2] Each person must complete an eligible health screening. Benefit payment is once per year, per covered person.

[3] Coverage availability varies by state. Not all exams, screenings or programs are available in all states. Exams must be conducted by a physician or medical professional. Any immunization received from a physician or medical professional must be conducted in a clinical setting.

[4] Claims must be submitted within 12 months of the screening date.

[5] Based on average claims turnaround time.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent.
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