

Help keep your bank account healthy while you heal.

Accident Insurance

Genuine Financial Holdings LLC D/B/A HireRight

Accident Insurance, which we call Accidental Injury Benefits put money in your pocket in the event of a covered accident, helping alleviate financial stress so you can focus on getting better. Covered incidents include things like broken bones, lacerations, emergency transportation needs and more.

If you have any questions about your benefit options, visit https://hireright.pasito.ai/r/benefits_package_page

What are Accidental Injury Benefits?

To support your financial well-being, **Genuine Financial Holdings LLC D/B/A HireRight** is offering Accidental Injury Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments for a range of accidental injuries and the services incurred as a result. Cash benefits put you in control. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- **Childcare**
- **Utilities**
- **Groceries**
- **Medical Expenses**

Our Accidental Injury Benefits cover over 200 types of injuries. Here are some commonly covered benefits.

Benefit	Amount	
	Plan 1	Plan 2
X-ray	$100	$150
Follow-up Care	$75	$100
Diagnostic Exam	$250	$350
Initial Physician Visit	$75	$100
Therapy	$50	$75
Urgent Care	$150	$200
Medical Appliance	$100	$200
Ground Ambulance	$500	$750

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive $100 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

The Hartford

Accident Prevention Benefit: An accident prevention benefit provides cash to cover exams, tests, screenings, and preventative care programs. These services, ranging from eye exams to driver's safety and training programs, help maintain your health and prevent serious illnesses or injuries. Each covered individual under your plan can claim their own benefits.

How Accidental Injury Benefits work:

Jayden's Story[1]

Jayden played basketball all through high school and still played as often as he could. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled up and he couldn't stand without feeling dizzy, his friends called an ambulance to transport him to the ER.

He went home with an arm in a cast and instructions on healing from a concussion. It took him some time to recover, but Jayden was able to rest easy. He'd checked the box for Accident insurance, which we call Accidental Injury Benefits, during open enrollment at work. It paid him a cash benefit he used to help cover medical expenses, food and rent while he was recovering.

The plan pays a benefit amount for each covered service as a result of Jayden's accident.

Service	Accident Plan Pays
Ground Ambulance	$750
ER	$200
X-ray	$150
CT Scan (Diagnostic exam)	$350
Wrist Fracture	$2,000
Accident Follow-up	$300 ($100/visit x3)
Chiropractor	$500 ($50/visit x10)
Physical Therapy	$750 ($75/visit x10)
Total	**$5,000**

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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.

Accident Form Series includes GBD-3300, GBD 3500, GBD-2000, GBD-2300, or state equivalent.

Not available in all states.

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.

1This case illustration is fictious and for illustrative purposes only.

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Genuine Financial Holdings LLC D/B/A HireRight Accidental Injury Benefits

EMERGENCY, HOSPITAL & TREATMENT CARE		PLAN 1 BENEFITS	PLAN 2 BENEFITS
Accident Follow-Up	Up to 3 visits per accident	$75	$100
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	Up to $50	Up to $75
Ambulance - Air	Once per accident	$1,500	$2,000
Ambulance - Ground	Once per accident	$500	$750
Blood/ Plasma/ Platelets	Once per accident	$200	$300
Child Care	Up to 30 days per accident while insured is confined	$25	$35
Daily Hospital Confinement	Up to 365 days per accident	$200	$400
Daily ICU Confinement	Up to 30 days per accident	$400	$600
Diagnostic Exam	Once per accident	$250	$350
Emergency Dental	Once per accident	Up to $300	Up to $450
Emergency Room	Once per accident	$150	$200
Health Screening Benefit or Accident Prevention Benefit	Once per year for each covered person	$100	$100
Hospital Admission	Once per accident	$1,000	$2,000
Initial Physician Office Visit	Once per accident	$75	$100
Lodging	Up to 30 nights per accident	$125	$150
Medical Appliance	Once per accident	$100	$200
Rehabilitation Facility	Up to 15 days per accident	$150	$300
Transportation	Up to 3 trips per accident	$400	$600
Urgent Care	Once per accident	$150	$200
X-Ray	Once per accident	$100	$150
SPECIFIED INJURY & SURGERY		**PLAN 1 BENEFITS**	**PLAN 2 BENEFITS**
Abdominal/Thoracic Surgery	Once per accident	$2,000	$3,000
Arthroscopic Surgery	Once per accident	$250	$500
Burn	Once per accident	Up to $10,000	Up to $15,000
Burn - Skin Graft	Once per accident for third degree burn(s)	50% of burn benefit	50% of burn benefit
Concussion	Up to 3 per year	$150	$200
Dislocation	Once per joint per lifetime	Up to $4,000	Up to $8,000
Eye Injury	Once per accident	Up to $500	Up to $750
Fracture	Once per bone per accident	Up to $8,000	Up to $10,000
Hernia Repair	Once per accident	$200	$400
Joint Replacement	Once per accident	$2,000	$4,000
Knee Cartilage	Once per accident	Up to $1,000	Up to $2,000
Laceration	Once per accident	Up to $500	Up to $1,000
Ruptured Disc	Once per accident	$1,000	$2,000
Tendon/Ligament/Rotator Cuff	Once per accident	Up to $1,500	Up to $2,000
Organized Amateur Sports Injury	--	25% of non-catastrophic benefits	25% of non-catastrophic benefits