

Help keep your bank account healthy while you heal.

Accident Insurance

Rakuten Americas

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://rakutenamericas.pasito.ai/r/benefits_package_page**

What are Accidental Injury Benefits?

To support your financial well-being, Rakuten Americas is offering Accidental Injury Benefits for all eligible employees. This coverage is paid by your employer 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
X-ray	$50
Follow-up Care	$50
Diagnostic Exam	$100
Initial Physician Visit	$50
Therapy	$25
Urgent Care	$50
Medical Appliance	$50
Ground Ambulance	$400

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	$400
ER	$200
X-ray	$50
CT Scan (Diagnostic exam)	$100
Wrist Fracture	$500
Accident Follow-up	$150 ($50/visit x3)
Chiropractor	$250 ($25/visit x10)
Physical Therapy	$250 ($25/visit x10)
Total	**$1,900**

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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.

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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Rakuten Americas Accidental Injury Benefits

EMERGENCY, HOSPITAL & TREATMENT CARE		PLAN BENEFITS
Accident Follow-Up	Up to 3 visits per accident	$50
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	Up to $25
Ambulance - Air	Once per accident	$1,200
Ambulance - Ground	Once per accident	$400
Blood/ Plasma/ Platelets	Once per accident	$150
Child Care	Up to 30 days per accident while insured is confined	$25
Daily Hospital Confinement	Up to 365 days per accident	$300
Daily ICU Confinement	Up to 30 days per accident	$600
Diagnostic Exam	Once per accident	$100
Emergency Dental	Once per accident	Up to $150
Emergency Room	Once per accident	$200
Hospital Admission	Once per accident	$500
Initial Physician Office Visit	Once per accident	$50
Lodging	Up to 30 nights per accident	$100
Medical Appliance	Once per accident	$50
Rehabilitation Facility	Up to 15 days per accident	$50
Transportation	Up to 3 trips per accident	$200
Urgent Care	Once per accident	$50
X-Ray	Once per accident	$50
SPECIFIED INJURY & SURGERY		**PLAN BENEFITS**
Abdominal/Thoracic Surgery	Once per accident	$1,000
Arthroscopic Surgery	Once per accident	$200
Burn	Once per accident	Up to $5,000
Burn - Skin Graft	Once per accident for third degree burn(s)	25% of burn benefit
Concussion	Up to 3 per year	$100
Dislocation	Once per joint per lifetime	Up to $2,000
Eye Injury	Once per accident	Up to $300
Fracture	Once per bone per accident	Up to $3,000
Hernia Repair	Once per accident	$100
Joint Replacement	Once per accident	$1,500
Knee Cartilage	Once per accident	Up to $500
Laceration	Once per accident	Up to $400
Ruptured Disc	Once per accident	$500
Tendon/Ligament/Rotator Cuff	Once per accident	Up to $800
CATASTROPHIC		**PLAN BENEFITS**
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	$30,000
Common Carrier Death	Within 90 days	$90,000
Coma	Once per accident	$10,000
Dismemberment	Once per accident	Up to $30,000
Home Health Care	Up to 30 days per accident	$50
Paralysis	Once per accident	Up to $10,000
Prosthesis	Once per accident	Up to $1,500