

Accident insurance

Sun Life’s Supplemental Health plans—like Accident insurance—can help employees fill coverage gaps in their benefits package. Whether its deductibles, co-pays, or other out-of-pocket costs, Medical plans only partially cover expenses related to an injury. Sun Life Accident insurance pays benefits for covered treatments or services—things like ambulance rides, ER visits, x-rays, and crutches—all qualify for payment for after an approved Accident claim.

Below are the most common Accident claims:



Covered services	Sun Life’s High Plan standard benefit amount
Office visit or Urgent Care	\$50
Diagnostic Exam	\$200
Follow-up office visit/visit to specialist	\$25
Emergency Room admission	\$150
Hospital Confinement (per day)	\$250
Epidural Pain Management/prescription drug	\$50
Medical Devices (ie: crutches)	\$125
Ambulance (ground)	\$200
Physical Therapy	\$25

Employees can use this benefit any way they want—towards utility bills, groceries, childcare. Unlike HSA funds that need to be used for a medically-qualified expense, these benefits have no conditions and are not affected by other coverages.

For more information on Sun Life’s Supplemental Health plans or to request a quote, contact your Benefits Sales Representative.

Accident insurance is a limited benefit policy. It provides accident coverage only and does not provide basic hospital, basic medical, or major medical insurance. This coverage does not constitute comprehensive health insurance (often referred to as “major medical coverage”).

Group accident insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 12-GP-01, 12-AC-C-01, 16-AC-C-01, 16-ACPort-C-01, 12-GPPort-01, and 12-ACPort-C-01. In New York, group accident insurance policies are underwritten by Sun Life and Health Insurance Company U.S. (Lansing, MI) under Policy form series 15-GP-01, 16-AC-C-01, and 16-ACPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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