



THE EMPLOYERS RESOURCE ACCIDENT REIMBURSEMENT ARRANGEMENT (ARA)

With comprehensive, no-hassle benefits!

- No networks; get care conveniently
- Deductibles and co-pays not required
- Up to \$1,000 is reimbursed per accident (up to \$5,000 per employee per calendar year)
- 100% coverage / 80% for prescriptions
- Easy to use and/or file with claims payor
- NOT tied to medical plan participation

What's considered an accident?

This Accident Reimbursement Arrangement (ARA) provides immediate coverage in the event the covered employee has an accident that happens outside of work (not workers compensation). The accident must be without intention or design, is unexpected, unusual, and unforeseen, and results in a bodily injury. A bodily injury can be defined as a localized, abnormal condition of the body, internal or external, traumatically induced.

However, certain conditions which are not localized are also classified as "bodily injuries" (e.g., sunstroke, heat exhaustion, generalized freezing and certain toxic effects). Lifting, bending, stooping, simple exertion, etc. are not, in themselves, accidental events. However, if in the act which preceded the injury, something unforeseen, unexpected or unusual occurred which produced the injury, then the injury has resulted through accidental means.

What is the benefit for covered employees?

This benefit reimburses up to \$1,000 per covered accident for each employee to a maximum of \$5,000 per employee each calendar year.

Who is covered and who pays for this benefit?

All full- and part-time employees are covered for this benefit -- after any applicable new hire benefit waiting period. The benefit is paid for by your worksite employer. Note that dependents are not covered under this plan. Also, in some circumstances, this benefit is not provided, for example, to employees on HMOs or for clients who do not opt for this benefit.

How do I file a claim or find out more information?

- Present your Accident Reimbursement Arrangement ID card to your provider at the time of service (if you don't have a card and need one, contact an Employers Resource Client Service Representative or the Benefits Department, 866-214-9506). The provider may submit the claim on your behalf.
- You may submit a claim for reimbursement per the instructions on the back of the Accident Reimbursement Arrangement ID card. You can obtain a claim form at www.employersresource.com, click on "Employee Center," then "Extended Benefits," then "Accident Coverage" or call P5 Health Solutions at 800-922-1855. P5 can also help with claim questions.

THE FINE PRINT

Initial treatment must begin within 72 hours of the accident.

All eligible ongoing charges must be incurred within 90 calendar days of the accident.

All eligible charges must be related to the accident (i.e., follow-up visits, prescriptions, physical therapy, etc.).

Reimbursements will not be applied towards any Employers Resource medical plan deductibles.

Prescriptions resulting from the accident are covered at 80% of the prescription cost.

Any charges exceeding \$1,000 may be submitted to your medical plan.

Here's why we like the Employers Resource Accident Reimbursement Arrangement



"I can't think of what would make the experience/benefit better. Having the ARA kick in immediately was great. At such a chaotic time, it was nice to know there was already \$1,000 being paid toward my accident."

Debbie, Idaho



"It has been relatively easy to use. I received the Explanation of Benefits from our insurance, and it showed that the entire bill from the hospital was covered."

Stacey, Texas



"The accident benefit is a good benefit to have, although I forgot that I had it. I'm glad Employers Resource reminded me. I was pleasantly surprised how well it served me."

Kirk, Arizona



"The Accident Reimbursement Plan is awesome. Everyone needs an accident benefit to help with expenses, especially if one is not provided with their medical plan."

Teresa, Idaho

To learn more about the Employers Resource Accident Reimbursement Arrangement, go to www.employersresource.com or contact your Employers Resource Client Service Representative today for additional information or assistance with this plan.

EMPLOYERS
YOUR TRUSTED GUARDIAN
Est. 1985
RESOURCE

Benefits Department
1301 S Vista Ave, Suite 250
Boise, ID 83705

Phone: 866-214-9506
Fax: 888-201-6365

www.employersresource.com

YOUR ACCIDENT REIMBURSEMENT ARRANGEMENT

EMPLOYERS
YOUR TRUSTED GUARDIAN
Est. 1985
RESOURCE

