

Voya Off-the-Job Accident Plan – Blue Shield HDHP Members



If you enroll in the Blue Shield High Deductible Health Plan you are automatically enrolled in the Accident plan. The cost of coverage is **paid in full by the District**. Accident insurance is designed to help you pay for unexpected costs that result from an accidental injury. Accident insurance includes benefits for a wide range of common injuries such as fractures, dislocations, burns, emergency room or urgent care visit, and physical therapy.

If you or a covered family member suffers an accident, this plan will pay you a lump-sum, tax-free benefit. The amount of money you receive depends on the type and severity of your injury and can be used any way you choose.

HOW THE PLAN WORKS

Scenario: your gymnast daughter has a mishap on the uneven bars during a competition. Fortunately, she escapes serious injury but suffers a broken collarbone. After she receives medical care you can submit an Accident claim along with proof of treatment received to Voya. Voya will mail you a benefit payment check and you can use the money to help pay for the out-of-pocket costs.

Service	Billed Cost*	SISC Pays	You Pay	Accident Benefit
ER Visit	\$1,000	0% (deductible)	\$1,000	\$150
X-Ray	\$500	0% (deductible)	\$500	\$30
Fracture – setting in ER	Included (ER)	N/A		\$960
Office visit – follow up	\$120	0% (deductible)	\$120	\$60
Total	\$1,620	\$0	\$1,620	\$1,200

* Costs shown for illustrative purposes only and may not be representative of the actual cost of services.

HOW TO FILE A CLAIM

- Online: www.voya.com
- Over the Phone: (888) 238-4840
- Fax Claim Form: (877) 464-2280

Proof of treatment received is required for claims submission, such as emergency records, itemized bills, medical records, admit/discharge summary or office notes.

Voya’s benefit payment(s) are made via check and are paid within 10 days.

