



Wellfleet Workplace Accident Insurance FAQs

Can I enroll for this insurance without having a medical exam?

Yes. This coverage is “guaranteed issue”, meaning there are no medical questions you need to answer or exams to complete.

What does Accident Insurance cover?

This coverage pays benefits for specific injuries, such as cuts, broken bones, dislocations, burns, concussions, related expenses and much more. See your certificate or benefit summary for more information.

What is the difference between health insurance and Accident Insurance?

Health insurance covers certain medical expenses and pays your provider directly but may leave you responsible for some out-of-pocket costs. The amount paid depends on your coverage, the type of care and whether you’ve hit your out-of-pocket maximum.

Accident Insurance is supplemental coverage that can complement your health insurance and help cover your out-of-pocket expenses. The benefit amount you receive is based on the covered accident, is paid to you directly and can be used however you like.

Let’s say you go to the emergency room with a broken leg. Your health insurance will pay the treating providers for some or all your medical expenses. Your Accident Insurance will pay you directly for your broken leg and any applicable treatments, such as an ambulance ride or physical therapy. The money you receive from your Accident Insurance can be used any way you choose.

Who receives the benefits?

Benefits are paid directly to you based on the covered injuries and treatments.

How can I use the benefit payment?

Benefit proceeds can be used however you want—from your medical bills to your mortgage, utility bills, student loans or childcare costs. It’s totally up to you.

How do I file a claim?

Claims can be submitted telephonically, or by US mail or fax. Contact your employer or association for a claim form.

How do I get paid?

Once your completed claims form and the necessary information has been received, processed and approved, you will be paid a total cash benefit based on the amount listed for each covered benefit and/or treatment. See the benefits schedule section of your certificate or benefit summary for more details around the covered accidents and treatments.

Where can I find my certificate?

Once you are enrolled in coverage and your policy is in effect, simply contact your employer or association for a copy of your certificate.

How long does it take to process a claim?

Accident claims are typically processed within 5 business days.

If your policy has a Health Screening Benefit and you submit your claim telephonically, payment for that benefit is usually processed within 1 business day. Claims submitted via US mail or fax are have a standard turnaround time of 2 business days, upon receipt.

Who provides my coverage?

Your Accident Insurance is provided by Wellfleet, a Berkshire Hathaway company. At Wellfleet, we are focused on providing customer-centric insurance solutions that protect people against risk through every stage of life – from birth to college, the workplace and beyond.

If my employment or membership status changes, can I take my coverage with me?

Yes, you can take this coverage with you if you leave your employer or association.

Does this coverage have exclusions?

Yes, exclusions vary by Accident policy but typically include the list below. This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary by state and may not be available in all states. In addition to any benefit-specific exclusion, benefits will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in insurance certificate:

- An injury incurred while working for pay or profit.
- Intentionally self-inflicted injury, suicide, or any attempt or threat while sane or insane.
- Participating in war or any act of war whether declared or undeclared.
- Commission or attempt to commit a felony.
- Commission of or active participation in a riot, insurrection, or terrorist activity.
- Engaging in an illegal activity or occupation.
- Flight in, boarding, or alighting from an aircraft or any craft designed to fly above the earth's surface, including any travel beyond the earth's atmosphere except a fare-paying passenger on a regularly scheduled commercial or charter airline.
- Travel in or on any on-road and off-road motorized vehicle except a golf cart that does not require licensing as a motor vehicle.
- Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the covered person receives any compensation or emuneration.
- Sickness, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- Travel or activity outside the contiguous United States, Alaska, Hawaii and the territories and possessions of the United States, Canada or Mexico.
- Voluntary ingestion or inhalation of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage.

- Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it.
- Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the State in which the covered accident occurred.
- Experimental or investigational procedures.
- Care that is not recommended and approved by a physician.

This document is meant to highlight some, but not all the features Wellfleet Coverage provides. It is not an insurance contract. Wellfleet Workplace Benefits provide limited benefits and is not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice as noted in the policy and proposal. For complete details contact your Wellfleet Sales Representative.

Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company, and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC. Product availability is based upon business and/or regulatory approval and may differ among states.

© 2020 Wellfleet Group, LLC. All Rights Reserved.

WB Accident Insurance 20 – 100044 – 08012020