



Aflac Group Accident Insurance

Q: What is Aflac Group Accident insurance?

A: The Aflac Group Accident insurance plan provides benefits for accidental injuries that occur off the job. Benefits are payable for the injury severity while also providing benefits for treatment received.

Q: Why would I need Group Accident insurance?

A: An Accident plan can help with the treatment costs of covered injuries, such as fractures, dislocations, burns, or an accidental death. With the Aflac Accident plan, you receive cash benefits directly (unless otherwise assigned), giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses. Only you can decide if you need this coverage – it is a voluntary benefit offered by Genesys to employees who want this additional financial protection.

Q: What injuries are covered?

A: The plan pays a menu of benefits such as:

- Fractures
- Burns
- Coma
- Ambulance rides
- Accidental Death
- Concussion
- Lacerations

Q: I have already have an injury. Can I still purchase this coverage?

A: You can enroll in the coverage, but benefits would only be payable for covered accidents that occur after the effective date of coverage.

Q: How much is the Accidental Death Benefit?

A: Employee benefit amount is \$50,000, for spouse \$25,000 and for child \$10,000.

Q: Who is eligible for this coverage?

A: Employees ages 18+ can purchase this coverage for themselves.

Q: Can I purchase coverage for my family members?

A: Yes, you can cover your spouse and dependent children under age 26.

Q: What happens to my coverage if I leave Genesys?

A: You can keep your coverage, with certain stipulations, by continuing to pay your premiums directly to Aflac.

Q: Where can I get more information and enroll?

A: For more information visit the Accident insurance section of the *Benefits* page on www.mygenesysbenefits.com. You can enroll in the plan during open enrollment by going to the Aflac website at <https://genesys.benefitsnow.com>

Q: What premium will I pay for Group Accident insurance?

A: The list of premiums for Accident insurance can be found in the benefit summary on the *Resources* page at www.mygenesysbenefits.com.

This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details.

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