

HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.328.5433

www.hminsurancergroup.com

Accident Product Highlights



Next Generation Product Provides Three Plan Levels, More Benefits

The HM Worksite Advantage Accident product includes many enhanced features to appeal to employers seeking benefits that their employees will value.

Our Accident plan pays benefits for accidental injuries. Covered conditions include dislocation, dismemberment, coma, concussion, fractures and lacerations. Accidental death, catastrophic accident and paralysis benefits are included and pay up to \$200,000. A health screening benefit is included.

The Accident plan pays benefits directly to the covered person, is compatible with High Deductible Health Plans and helps to protect employees and their families from losses associated with injury-related expenses.

It is easy to say, "We make it easy to do business with us." At HM, we say it...and do it.

The Plan Protects Them. We Protect You.

Offering great products isn't enough, so we pair value and service with competitively designed products to help you succeed.

- HM's Worksite model matches a custom approach to each group. Depending on the unique needs of your client, we work with you to design a plan offering and implement a full-service enrollment, administration and billing solution.
- Our team of Worksite experts delivers smarter answers faster, from sales to underwriting, enrollment and account set-up.
- We share market insights, develop customized communications plans and work to create mutual success for you and your clients.
- With HM Enrollment Advantage, you will benefit from our full-service enrollment support featuring a dedicated staff and current technology solutions to manage all aspects of the enrollment process to maximize results. From defining the approach to developing an employee communications plan and marketing materials, we actively oversee and coordinate every aspect of the enrollment.

Highlights

- Coverage is guaranteed issue for all group sizes to all enrolled family members
- Three benefit levels are available:
Accident I: \$15 to \$50,000
Accident II: \$30 to \$100,000
Accident III: \$45 to \$200,000
- Includes a catastrophic accident benefit
- Annual health screening benefit is included
- Full-service enrollment, administration and billing support
- Policy can be issued to a minimum of 10 covered lives
- Eligibility requirement is 15 hours worked per week
- Commission options include heaped or level payments*

**Subject to state regulations*

To learn more, contact your HM Sales Representative or go to www.smarteranswersfaster.com

ABOUT HM INSURANCE GROUP

HM Insurance Group, a Highmark Company, offers a product portfolio featuring HM Worksite Advantage — Critical Illness, Accident, Disability Income and Term Life insurance — and HM Care Advantage, a limited benefit medical plan. HM is a recognized leader in excess loss and reinsurance including Employer Stop Loss, Provider Excess and HMO Reinsurance.

It's our policy to protect. We stand by that pledge by offering you dependable service and high-value, flexible health risk solutions to achieve the best outcomes for your groups.

Accident coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM-ACC 308. Certain exclusions and limitations apply. The coverage or service requested may not be available in all states and is subject to all applicable state and federal laws.

