

Recovery Reimagined

Trauma Coverage is a one-of-a-kind insurance program that provides peace of mind in an increasingly unpredictable world.



Why Trauma Coverage?

You can't expect the unexpected, but you can be prepared. Underwritten by Lloyd's of London, the world's leading insurance market, Trauma Coverage fills that critical gap left by traditional insurance and employee assistance programs. In the event of trauma, an employee would receive immediate assistance that empowers their recovery from day one—and protects their families too.

THE BENEFITS



Trauma Counseling

Measurement-based therapy with a master's-level or higher therapist trained in post-traumatic incident mental health.



Paid Lost Wages

100% of the insured individual's income from all employment sources while they're unable to work.



Recovery Care Reimbursement

Reimbursement that can be used for out-of-pocket expenses or toward the lost wages of a family member who is providing home care services. Expenses include everything from pharmaceuticals to copays and deductibles for medical, dental, vision, and hearing.



Accidental Death

In the event of a death due to a covered incident or accident, the insured's beneficiaries will receive their policy maximum.



Student Financial Assistance

Insured students or their legal guardian(s) will receive \$100 per day until the aggregate maximum limit of insurance for this benefit is met or the date the insured student returns to school, whichever occurs first.

“Never in a million years did I think I’d be the victim of assault. But it happened. The Trauma Coverage my employer offered me a year prior ended up saving my life in more ways than one.”

– **CARRIE L.**



Available Plans

Trauma Coverage benefits are available in 5 plan options: Student, Bronze, Silver, Gold, and Family.

	STUDENT	BRONZE	SILVER	GOLD	FAMILY**
Individual and family counseling*	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Maximum in financial assistance (for covered students) OR lost wages*	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000
Recovery Care maximum for expense reimbursement or lost wages of a family member*	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000
Accidental death benefit	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
Maximum benefit per policy period (1 year)	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000

Policy periods are one (1) year. There is no waiting period to receive benefits.

* Benefits are payable per incident up to your policy maximum.

** Family coverage includes the insured; spouse or domestic partner (if applicable); and dependent, and unmarried children to age 19 (26 if full-time students). Newborns are automatically insured from the moment of birth. A dependent child must be under the age of 19 at the time of application to be eligible for coverage.

How It Works:

It's simple. If a covered incident occurs and a claim is submitted and approved, the insured (and/or their family) receives their benefits. Depending on the nature of the incident, a workplace incident report or a police report may be required as part of the claim. Claims can easily be submitted online at traumacoverage.com/claims.

So what are the covered incidents? Some are those that happen at any time, anywhere in the United States. Other events are only covered if it happens at work or at school. See the full list below.

COVERED INCIDENTS



Anytime, anywhere in the U.S.

- Accidental Death
- Aggravated Assaults
- Mass Shootings
- Sexual Assaults
- Terrorist Acts



While at work or school

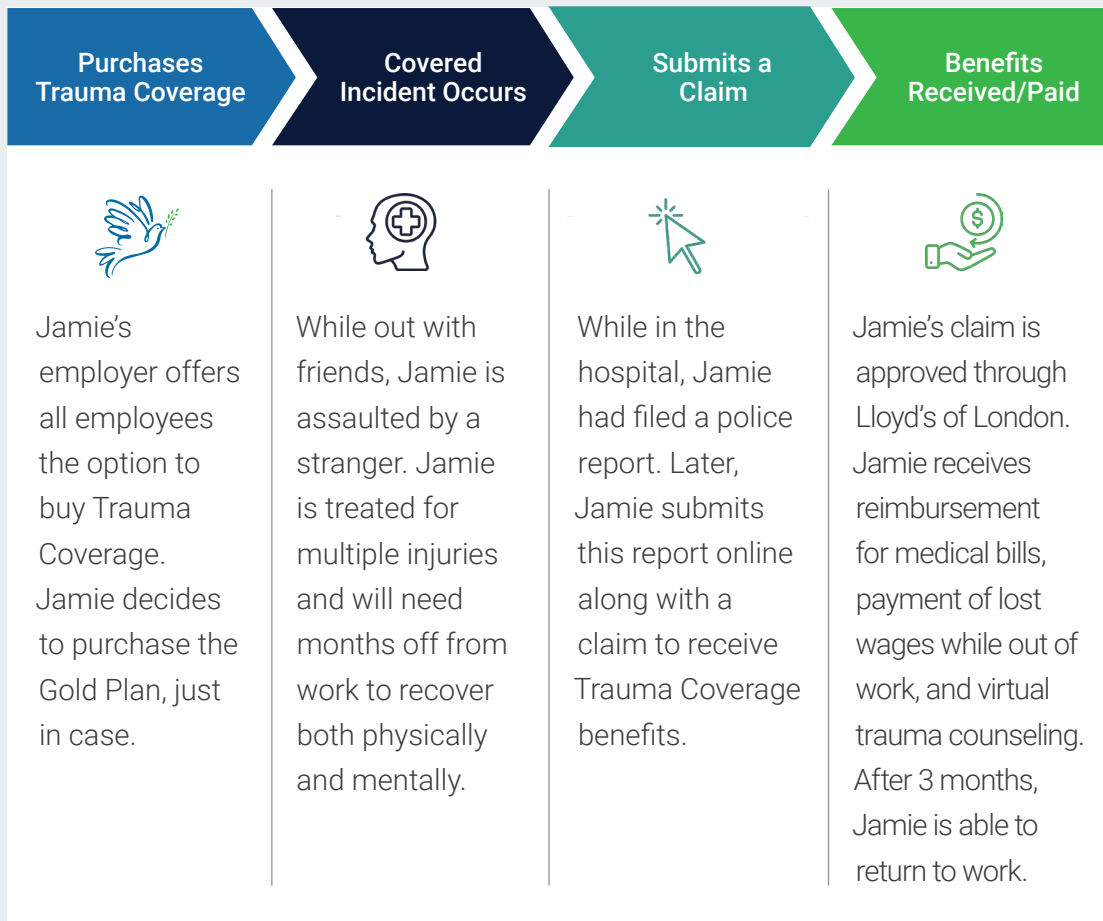
- Accidental Death
- Aggravated Assaults
- Infectious Disease
- Mass Shootings
- Sexual Assaults
- Terrorist Acts
- Witnessing Violence

JOURNEY EXAMPLE



MEET JAMIE

Jamie is a teacher with a \$60,000 salary, who lives in Portland, Oregon with a spouse and two kids.



IN TOTAL, JAMIE RECEIVES **\$35,000** WORTH OF TOTAL BENEFITS WITH THE GOLD PLAN:

\$15,000

Following the incident, Jamie racked up a pile of hospital bills and copays from doctor visits. Between that and her pharmaceuticals, she received her Recovery Care maximum reimbursement of \$15,000.

\$15,000

While Jamie was recovering at home for 3 months, she was reimbursed \$15,000 in lost wages (\$165/day based on her salary).

\$5,000

Jamie received \$5,000 worth of trauma counseling, as did Jamie's spouse, who was having trouble navigating how to provide support during this time.

\$35,000

Take the Next Step

By offering your employees the opportunity to purchase Trauma Coverage, you're showing you care about their lives inside and outside the office walls. You're giving them the chance to take control in instances where we often lose it completely, and you're giving their families peace of mind.

WHAT'S IN IT FOR THEM?

- Trauma Coverage benefits based on the plan they choose
- Immediate support when they need it the most

HOW TO MOVE FORWARD:

Reach out. We're here to answer any questions you may have about Trauma Coverage and help you get started.

UNDERWRITING

Guaranteed issue
No age limitations for coverage
Approved in and limited to the 50 United States
Coverage is underwritten by Lloyd's of London

POLICY ISSUANCE

Policy periods are one (1) year
No waiting period to receive trauma benefits

POLICY & CLAIM ADMINISTRATION

Trauma Coverage Administration
6329 Jessie Lane
Clemmons, NC 27012

You and any insured individual can also reach support at:
1 (855) 631-1421 or admin@traumacoverage.com

The 24/7 call center is available whenever you have a question or concern about benefits or services. They will connect you with an agent to answer your questions, help you understand your benefits, and give you information about your policy.