

Personal Accident Insurance (AD&D) compared to Accident Insurance		
Feature	Personal Accident/Accidental Death and Dismemberment (AD&D) Insurance	Accident Insurance
Primary purpose	Pays a benefit for accidental death or a catastrophic injury, such as loss of a limb, eyesight, or hearing.	Provides cash benefits for a wider variety of treatments and expenses following a covered accidental injury, which can be minor or severe.
Covered events	Primarily focuses on life-altering, permanent injuries and accidental death. Examples include paralysis, loss of limbs, and traumatic brain injuries.	Covers a broad range of services and treatments associated with an accidental injury, such as ambulance services, hospital stays, X-rays, diagnostic tests, stitches, dislocations and fractures.
Employee Coverage	Company provides 2x earnings for employees only or 1x earnings if also covering a family. Employees can also purchase up to an additional 10x earnings to a maximum amount of \$1,000,000.	Employees can elect a Basic Plan or Enhanced Plan, with benefit amounts varying under each. The coverage is available via payroll deduction while actively employed, and the coverage can be taken with you if you leave/retire and you'll be direct billed at the same rates.
Dependent Coverage	If covering employee + spouse only, spouse is covered at 60%. If covering spouse and children, spouse is covered at 50% and each dependent child is covered at 10%. If covering children only, each dependent child is covered at 15%.	Employees can enroll an eligible spouse/domestic partner and children by electing Employee + Spouse, Employee + Child(ren), or Family tiers.
Payment structure	Pays a percentage of the policy's face value, with the payout amount depending on the severity of the injury. For example, a partial benefit might be paid for the loss of one hand or foot, while the full benefit is paid for accidental death or the loss of an entire limb.	Offers a cash benefit paid directly to the insured, with a set amount for each covered treatment or service. The benefits can be used for any purpose, medical or non-medical, and vary whether you're enrolled in the Basic or Enhanced Plan.
Exclusions	Generally excludes deaths or injuries from natural causes, illness, suicide, and accidents that occur while intoxicated. See policy certificate for additional exclusions.	Excludes coverage for sickness, suicide or other self-inflicted injuries, and participation in high-risk activities like hang-gliding, bungee jumping, skydiving, etc. See policy certificate for additional exclusions.
Complementary role	Often offered as a low-cost rider to a standard life insurance policy to provide extra coverage in case of an accident.	Designed to complement your medical insurance by helping to cover out-of-pocket expenses, such as deductibles and copayments/coinsurance.