

## Accident Insurance

Accident Insurance will pay lump-sum benefits for covered injuries and expenses, including emergency room care and related surgery. This benefit can help offset your out-of-pocket expenses that medical insurance does not pay, including deductibles and co-pays.

### WHO IS ELIGIBLE?

All Active and Associate HSTA Members and regularly scheduled employees of the Hawaii State Teachers Association working at least 17.5 hours per week are eligible to apply for coverage under the Accident Insurance Plan. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

### DEPENDENT COVERAGE

As long as you are enrolled for coverage under the Accident Insurance Plan, your family members may also apply for coverage. Eligible family members are your legal spouse and unmarried children under 19 years of age.

The term "children" includes a natural child, an adopted child, a stepchild, or a foster child who is dependent upon you for financial support. Dependent children who are full-time students at an accredited school, college, or university will continue to be eligible for dependent coverage from 19 years of age through 22 years of age. In order for your dependent child to be covered as a full-time student, you must certify annually, and as requested by the Trust Office, that he or she is a full-time student at an accredited school, college, or university by completing the Student Certification form issued to you by the Trust Office. **Failure to submit the required certification will result in cancellation of the child's coverage.** You are also responsible for promptly notifying the Trust Office, in writing, of any change in your dependent's eligibility status outside the annual certification.

To add a new spouse or dependent child, you must submit an application for enrollment within 30 days of the date of marriage, birth, adoption, or legal guardianship. If you do not submit an enrollment application within this 30-day period, you must wait until the next open enrollment period to add your new dependent.

If your spouse is also an eligible participant, he or she cannot be covered as a "Spouse" but must apply for coverage as an individual member. If both you and your spouse are insured members, your children may be covered as dependents of either member, but not both.