

Other Voluntary Insurance

Accident Insurance

Major medical plans may cover only routine medical expenses for accidents or resulting from an accident, leaving uncovered costs such as co-pays, transportation, physical therapy, emergency room and a host of other expenses for you to pay. Furthermore, an accident plan can be a great supplement to a high-deductible health plan.

PLAN FEATURES

- Provides an accidental death benefit as well as other accident benefits.
- Your benefits are paid **directly** to you or whomever you choose.
- Your benefits have no lifetime maximum limits, and are renewable as long as premiums are paid.
- Your benefits are paid regardless of any other insurance you carry and in addition to worker's compensation.
- No underwriting and you have coverage on or off-the-job.

Accident Benefits Summary	
Accident/Injury or Procedure	Level 1 Benefits
Accidental Death / Common Carrier	\$25,000 / \$100,000
Coma*	Up to \$25,000
Fractures*	Up to \$5,000
Dislocations*	Up to \$4,000
Lacerations requiring sutures*	\$35 to \$500
Injuries requiring surgery*	Up to \$1,250
Burns*	Up to \$20,000
Paralysis*	Up to \$50,000
Inpatient hospital confinement	\$250 per day / \$1,000 initial confinement
Intensive Care Unit (up to 15 days per covered accident)	\$500 per day / \$1,500 initial confinement
Ambulance benefit: Ground / Air	\$200 / \$1,500
Emergency Room Services/ Non-ER room	\$150 / \$75
Transportation (more than 100 miles from site of accident)	\$600
Family Lodging	\$100 per day
Physicians office visits, including chiropractor	\$25 per visit
Physical therapy	\$25 per visit
Major Diagnostic Exams	\$200
Medical appliances – wheelchair, walker, crutches, braces	\$125
Prostheses	\$500
Blood and plasma	\$200
Wellness Screening Benefit	\$50
*See Full Schedule of Benefits for specific injury type benefits, exclusions, and limitations	
Coverage Type	Rates 9 Month Deductions
Individual	\$26.15 per month / \$13.07 per pay period
Individual + Child(ren)	\$38.17 per month / \$19.09 per pay period
Individual + Spouse	\$43.68 per month / \$21.84 per pay period
Family	\$55.71 per month / \$27.85 per pay period