

Supplemental Workplace Benefits – Accident Insurance

Off-Job Plan

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Two Accident Plan Claim Examples

Below are examples of benefit payments that could be payable resulting from a hypothetical accident. This accident could occur while at home, vacation, playing sports, driving, etc. The plan provides up to 39 items that could be payable from an accident. No limit to number of accidents.

Visit to Emergency Room (In & Out Same Day)

1. You receive treatment in the Emergency Room	\$ 150
2. You have some cuts (Laceration).....	\$ 300
3. You leave the ER with an Appliance (crutch/knee brace, etc.)	\$ 100
4. You visit a physician for a Follow-up treatment	\$ 75
TOTAL BENEFITS PAYABLE =	\$ 625

3 Day Hospital Stay

1. Ambulance takes you to the hospital.....	\$ 400
2. You receive treatment in the Emergency Room	\$ 150
3. You have suffered a Concussion	\$ 150
4. You have some cuts (Laceration).....	\$ 300
5. You have Fractured or Dislocated something.....	\$1,500
6. Hospital Admission is required due to your injuries.....	\$1,000
7. You are in a Hospital Intensive Care Unit for 1 day.....	\$ 400
8. You spend 2 more days in Hospital Confinement in a Regular Room...	\$ 400
9. You leave the hospital with an Appliance (crutch/walker/wheelchair)....	\$ 100
10. You visit a physician for a Follow-up treatment	\$ 75
11. You recover after 10 Physical Therapy sessions.....	\$ 250
TOTAL BENEFITS PAYABLE =	\$4,725

Semi-Monthly Deductions:

Family Coverage Options

<u>Employee</u>	<u>Employee + Spouse</u>	<u>Employee + Child*</u>	<u>Family*</u>
\$6.16	\$9.87	\$12.21	\$15.92

Plus Optional Sickness Hospital Confinement Rider
Daily Benefit of \$200 (Employee/Spouse) and \$150 (Child)

<u>Employee</u>	<u>Employee + Spouse</u>	<u>Employee + Child*</u>	<u>Family*</u>
\$2.29	\$4.58	\$4.77	\$7.06

* Children until 26th birthday, regardless of marital or student status