



# Group Voluntary Accident



No one can predict an accident and as the deductible on our medical plans increase, employees are faced with greater out of pocket expenses for medical coverage. What if employers could offer a benefit to their employees that is 100% paid by the employee to help offset some of the employees out of pocket cost in the event of an accident?

### Benefits

Accidental Death	\$40,000	CT or MRI	\$100
Common Carrier Accidental Death	\$200,000	Coma with Respiratory Assistance	\$20,000
Dismemberment	\$40,000	Open Abdominal or Thoracic Surgery	\$2,000
Dislocation / Fracture	\$4,000	Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	\$1,000
Hospital Confinement	\$1,000	Ruptured Disc Surgery	\$1,000
Daily Hospital Confinement	\$200	Paralysis	\$15,000
Ambulance	\$200	Eye Surgery	\$200
	\$400 (Air)	General Anesthesia	\$200
Accident Physician Treatment	\$100	Blood and Plasma	\$600
X-ray	\$200	Appliance	\$250
Emergency Room Services	\$200	Medical Supplies	\$10
Lacerations	\$100	Medicine	\$10
Burns	\$200	Prosthesis	\$1,000
Brain Injury Diagnosis / Concussions	\$300	Physical Therapy	\$60
		Rehabilitation Unit	\$200
		Family Member Lodging	\$200
		Post-Accident Follow-Up Treatment	\$400
		Outpatient Physicians Treatment (max of 2 per individual, 4 for family – any outpatient office visit (including chiropractic, dental, and vision))	\$100

Weekly Cost	
Employee Only	\$3.18
Employee + Spouse	\$4.82
Employee + Children	\$7.37
Employee + Family	\$9.23