

## **ACCIDENT & SICKNESS COVERAGE**

Sometimes Workers Compensation isn't enough. Insuring your members is just as important as insuring your assets. Help protect them and their families from financial impacts from death, dismemberment, sickness, or injury with Accident & Sickness coverage.

## **COVERED BENEFITS**

- · Death Benefits
  - + Accidental Death
    - Seatbelt
    - · Safety Vest
    - Military
  - + Illness Loss of Life
  - + Dependent Child and Education Benefit
  - + Spousal Support and Education Benefit
  - + Memorial
  - + Dependent Elder
  - + Repatriation
- · Lump Sum Living Benefits
  - + Accidental Dismemberment and Paralysis
  - + Injury, Heart, Illness and Vision Impairment
  - + Cosmetic Disfigurement resulting from burns
  - + HIV Positive
- Weekly Disability Benefits
  - + Total or Partial Disability
  - + Cost of Living Adjustment (COLA)
- · Weekly Injury Permanent Impairment
- · Occupational Retraining
- Medical Expense

- Transition
- · Felonious Assault
- Home Alteration and Vehicle Modification

## **OPTIONAL BENEFITS**

- Career Personnel
- · Weekly Hospital
- · Additional First Week Total Disability
- Coordinated 28 Day Total Disability
- Extended Total Disability
- · Long-Term Total Disability
- · Weekly Injury Permanent Impairment COLA
- · Long-Term Total Disability COLA
- Extra Expense
- 24-Hour or Off-Duty Accidental Death, Dismemberment and Paralysis Benefits
- · Special Events
- · Organized Team Sports

(800)777-5193

This is a brief description of coverages for marketing purposes. Please refer to the policy for reductions, limitations, and exclusions