

Following is a comparison of general plan benefits. See full policy details before enrolling.

Plan Provisions	Accident	Critical Illness	Disability
When does it pay?	If you have an accident while covered	If you are diagnosed with certain critical illnesses, progressive diseases, childhood illnesses (see policy for full list) while covered	If you have an accident or illness (including pregnancy) while covered and are unable to work
What does it pay?	Pays you scheduled amounts for expenses such as hospital admissions, hospital confinements, emergency care, or ambulance. Scheduled amounts for things such as dismemberment, dislocation, fracture, concussion, or coma (see policy for full schedule)	Pays you initial diagnosis benefit and/or reoccurrence benefit	Pays you the coverage amount you elect, up to 66 2/3 of normal monthly pay, for the period of disability
Who can be covered?	Employee Spouse/children can be added to employee policy.	Employee Spouse/children can be added to employee policy	Employee only
Has pre-existing condition limitations?	No, but accident must occur while covered	No, but illness must be diagnosed while covered	Yes, but will pay up to 30 days of benefit regardless
Requires health evidence for enrollment?	No	No	No
Policy is portable?	Yes, at group rate	Yes, at group rate	No

All of the plans:

- Pay benefits directly to you to be used however you wish. You can use the dollars toward medical expenses, living expenses, whatever way best fits your needs.
- Pay benefits in addition to any district pay including leaves and absences pay – see policy details for any offsets.
- Have premiums deducted from paychecks on an after-tax basis so benefits received are not considered taxable income.