



Help keep your bank account healthy while you heal.

Accident Insurance

Your annual enrollment opportunity: August 1 - 15, 2025

Overton Independent School District

Accident Insurance, which we call Accidental Injury Benefits put money in your pocket in the event of a covered accident, helping alleviate financial stress so you can focus on getting better. Covered incidents include things like broken bones, lacerations, emergency transportation needs and more.

If you have any questions about your benefit options, contact the HR Service Center.

What are Accidental Injury Benefits?

To support your financial well-being, your company is offering. Accidental Injury Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments for a range of accidental injuries and the services incurred as a result. Cash benefits put you in control. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- Childcare
- Utilities
- Groceries
- Medical Expenses

Our Accidental Injury Benefits cover over 200 types of injuries. Here are some commonly covered benefits.

| Benefit | Amount |
|-------------------------|---------|
| | Plan |
| X-ray | \$200 |
| Follow-up Care | \$200 |
| Diagnostic Exam | \$500 |
| Initial Physician Visit | \$250 |
| Therapy | \$125 |
| Urgent Care | \$250 |
| Medical Appliance | \$450 |
| Ground Ambulance | \$1,250 |

Stay proactive about your health and get rewarded.

Accident Prevention Benefit: An accident prevention benefit provides cash to cover exams tests, screenings, and preventative care programs. These services, ranging from eye exams to driver's safety and training programs, help maintain your health and prevent serious illnesses or injuries. Each covered individual under your plan can claim their own benefits.

How Accidental Injury Benefits work:

All changes will become effective on September 1, 2025.

Jayden's Story

Jayden played basketball all through high school and still played as often as he could. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled up and he couldn't stand without feeling dizzy, his friends called an ambulance to transport him to the ER.

He went home with an arm in a cast and instructions on healing from a concussion. It took him some time to recover, but Jayden was able to rest easy. He'd checked the box for Accident Insurance, which we call Accidental Injury Benefits, during open enrollment at work. It paid him a cash benefit he used to help cover medical expenses, food and rent while he was recovering.

The plan pays a benefit amount for each covered service as a result of Jayden's accident.

| Service | Accident Plan Pays |
|---------------------------|---------------------------|
| Ground Ambulance | \$1,250 |
| ER | \$250 |
| X-ray | \$200 |
| CT Scan (Diagnostic exam) | \$500 |
| Wrist Fracture | \$4,500 |
| Accident Follow-up Care | \$600 (\$200/visit x3) |
| Chiropractor | \$1,000 (\$100/visit x10) |
| Physical Therapy | \$1,250 (\$125/visit x10) |
| Total | \$9,550 |

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THE ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Accident Form Series includes GBD-3300, GBD 3500, GBD-2000, GBD-2300, or state equivalent. Not available in all states.

In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

¹This case illustration is fictitious and for illustrative purposes only.