



# ManhattanLife



## Cameron Parish School System Accident Insurance

### Protect Yourself Against Rising Health Costs

As health care costs continue to rise, the value of increasing your supplemental insurance coverage becomes more important. An Accident plan helps address your concerns by offering supplemental coverage for accidents, injuries, ambulance services and accidental death. The coverage is also available for your family.

#### Your Offer Includes:

Accident Coverage

Guarantee Issue  
Employee and Spouse: 18-70  
Children: Under age 26

#### Benefit

	Level 1 Maximum	Level 3 Maximum
Accident Medical Expense Benefit Maximum per Accident	\$500	\$2,000
Ground Ambulance Benefit Maximum per Accident	\$75	\$300
Air Ambulance Benefit Maximum per Accident	\$150	\$600
Hospital Indemnity Benefit Per day, 30 day max, per Confinement	\$75	\$300
AD&D and Loss of Life Benefit Dismemberment and loss of sight pays a percentage.	\$25,000	\$75,000
First hospitalization - Benefit is payable once per year per covered person for an accident; must be admitted for at least 24 hours.	\$250	\$1,000
Common carrier accidental death, dismemberment, and loss of sight (death benefit displayed)	\$50,000	\$150,000
Fracture and dislocation benefit	\$750	\$3,000

## Fractures and Dislocation Benefits

\*\*Pays percentage of the benefit listed depending on location of Fracture or Dislocation.

<b>Fractures</b>		<b>Dislocations</b>	
Hip Bone (Pelvis) or femur:	100%	Hip:	100%
Vertebra:	75%	Knee (except patella):	50%
Skull (depressed or ping-pong fracture):	65%	Foot (except toes):	35%
Leg (tibia or fibula):	50%	Hand (except fingers):	20%
Bones of foot, ankle, kneecap, hand, wrist or forearm (radius or ulna):	40%	Finger, toe:	6%
Lower jaw, shoulder blade, collar bone:	35%		
Upper arm, upper jaw, skull (simple, non-depressed fracture):	25%		
Facial bones (or nose):	20%		
Finger, toe, rib, coccyx:	6%		
<b>Total Disability Premium Waiver</b>		Included	
<b>Portability</b>		Included	

## ManhattanLife Accident Rates 2020

### Monthly (12) premium

Benefit:	Employee	Employee/Spouse	Employee/Child(ren)	Family
Level 1	\$11.66	\$17.25	\$25.00	\$30.94

Note: Final implementation rate may vary slightly due to rounding

### Monthly (12) premium

Benefit:	Employee	Employee/Spouse	Employee/Child(ren)	Family
Level 3	\$28.86	\$42.45	\$50.74	\$71.09

Note: Final implementation rate may vary slightly due to rounding



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