



ManhattanLife™

Standing By You. Since 1850.




ACADIA PARISH SCHOOLS
Reaching Every Child Every Day

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 - no health questions

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

Coverage: On-the Job Coverage (24 hour)

	Level 1 Maximum	Level 2 Maximum
• Benefit	\$500	\$1,000
• Accident Medical Expense Benefit Maximum per Accident	\$75	\$150
• Ground Ambulance Benefit Maximum per Accident	\$150	\$300
• Air Ambulance Benefit Maximum per Accident	\$75	\$150
• Hospital Indemnity Benefit Per day, 30 day max, per Confinement	\$25,000	\$50,000
• AD&D and Loss of Life Benefit Dismemberment and loss of sight pays a percentage.	\$250	\$500
• First hospitalization - Benefit is payable once per year per covered person for an accident; must be admitted for at least 24 hours.	\$50,000	\$100,000
• Common carrier accidental death, dismemberment, and loss of sight (death benefit displayed)	\$750	\$1,500

Fracture and dislocation benefit

Fractures and Dislocation Benefits

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

Fractures

Hip Bone (Pelvis) or femur:	100%
Vertebra:	75%
Skull (depressed or ping-pong fracture):	65%
Leg (tibia or fibula):	50%
Bones of foot, ankle, kneecap, hand, wrist or forearm (radius or ulna):	40%
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%

Dislocations

Hip:	100%
Knee (except patella):	50%
Foot (except toes):	35%
Hand (except fingers):	20%
Finger, toe:	6%

Total Disability Premium Waiver Included

Portability Included

ManhattanLife Accident Rates 2022

Monthly (12) premium

Benefit:	Employee	Employee/Spouse	Employee/Child(ren)	Family
Level 1	\$13.86	\$20.38	\$29.51	\$36.46

Note: Final implementation rate may vary slightly due to rounding

Monthly (12) premium

Benefit:	Employee	Employee/Spouse	Employee/Child(ren)	Family
Level 2	\$23.47	\$35.14	\$40.88	\$53.80

Note: Final implementation rate may vary slightly due to rounding



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