

# Accident Indemnity Plus



## Receive a Benefit if You Have an Accident

### An Accident Indemnity Plan:

- Covers on and off-the-job accidents
- Can cover you, your spouse and your children
- Pays benefits directly to you, in addition to any other coverage you may have, unless otherwise designated
- No limit to the number of accidents covered in a specified time frame

### Why Do I Need Accident Coverage?

“Nearly 40 percent of self-reported episodes of injury leading to hospitalization occurred during leisure activities, and 44 percent occurred in or around the home.”

– Source: <https://www.cdc.gov/nchs/fastats/accidental-injury.htm>

INITIAL CARE BENEFITS		
Benefit Name and Description	Custom Enhanced	Custom Premier
<b>Urgent Care</b> Payable for initial treatment within 60 days of a covered accident. Benefit paid once per covered accident and is not payable if Emergency Room Treatment benefit is paid for the same covered accident.	\$200	\$300
<b>Doctor's Office Care</b> Payable for initial treatment within 60 days of a covered accident. Benefit paid once per covered accident and is not payable if Emergency Room Treatment benefit is paid for the same accident.	\$125	\$200
<b>Emergency Room Care*</b> Payable for injury due to a covered accident when a covered person requires examination and treatment by a doctor in a hospital emergency room within 30 days after covered accident. This benefit is paid once per covered accident and limited to 5 covered accidents per covered person per calendar year.	\$200	\$300
<b>Ground Ambulance</b> Pays a benefit when a covered person requires transportation in an ambulance from a covered accident. The total amount payable for all ground ambulance services in connection with anyone covered accident will not exceed the benefit chosen. One trip per accident.	\$300	\$300
<b>Air Ambulance</b> Payable when covered person receives transportation in an ambulance by air for an injury received as a result of a covered accident. Must be to a hospital. One trip per accident.	\$1,500	\$1,500

\*Coverage for ER visits is limited to five per covered person per calendar year. Benefits and riders may vary by state and may not be available in all states.

## DIAGNOSTIC BENEFITS

Benefit Name and Description	Custom Enhanced	Custom Premier
<p><b>Diagnostic Benefits</b> Payable for x-ray, medical imaging (MRI, CT Scan) or EEG performed in a doctor's office or hospital. Benefit is payable once per covered accident.</p>	<p>X-rays \$25 MRI/CT Scan/EEG \$100</p>	<p>X-rays \$50 MRI/CT Scan/EEG \$200</p>

## IN-PATIENT CARE BENEFITS

<p><b>Hospital Admission (Non-ICU)</b> Pays benefit amount for covered person's first hospital confinement for an injury received as a result of a covered accident; and be at the direction of and under the supervision of a doctor. Benefit is limited to one per calendar year for each covered person. If the confinement is a Non-ICU Admission, the Covered Person must be admitted to the Hospital within 90 days after the Accident for this benefit to be payable. The Non-ICU admission benefit is paid then the ICU admission benefit will not be payable.</p>	\$500	\$1,000
<p><b>Hospital Admission (ICU)</b> Pays benefit amount for covered person's first hospital confinement for an injury received as a result of a covered accident; and be at the direction of and under the supervision of a doctor. Benefit is limited to one per calendar year for each covered person. If the confinement is an ICU Admission, the Covered Person must be admitted to the Hospital within 10 days after the Accident for this benefit to be payable. The ICU admission benefit is paid then the Non-ICU admission benefit will not be payable.</p>	\$500	\$1,000
<p><b>Hospital Daily Confinement (Non-ICU)</b> Pays benefit if a covered person is confined as an inpatient in a hospital for an injury received because of a covered accident, for each day of Hospital Confinement starting with the first full day of confinement. A day is a 24-hour period. This Benefit is payable once per Hospital Confinement even if the Confinement is caused by more than one Covered Accidental Injury. We will not pay this benefit for Confinement to an Observation Unit. We will not pay this benefit for Emergency Room Treatment or outpatient surgery or Treatment. The benefit is limited to 365 days per accident.</p>	\$125	\$200
<p><b>Hospital Daily Confinement (ICU)</b> Pays benefit if a covered person is confined as an inpatient in a hospital for an injury received because of a covered accident, for each day of Hospital Confinement starting with the first full day of confinement. A day is a 24-hour period. This Benefit is payable once per Hospital Confinement even if the Confinement is caused by more than one Covered Accidental Injury. We will not pay this benefit for Confinement to an Observation Unit. We will not pay this benefit for Emergency Room Treatment or outpatient surgery or Treatment. The benefit is limited to 365 days per accident.</p>	\$300	\$600
<p><b>Rehabilitation Admission</b> Payable when a covered person is transferred to a Rehabilitation Unit of a hospital for treatment and incurs a charge.</p>	\$250	\$500
<p><b>Rehabilitation Confinement</b> Payable for each day a covered person is confined to a Hospital Rehabilitation Unit for up to 30 days. Calendar year maximum 60 days.</p>	\$50	\$100

## FOLLOW-UP CARE/TREATMENT BENEFITS

Benefit Name and Description	Custom Enhanced	Custom Premier
<b>Physical/Occupational/Speech Therapy</b> Payable if: started within 90 days; completed within one year; prescribed by a doctor; rendered by a physical therapist; and performed in an office or on an outpatient basis. Pays up to 10 visits per accident.	\$25	\$25
<b>Follow-up Treatment</b> Payable if: initial treatment was received within 30 days; it is doctor prescribed; and it occurs within 90 days of hospital discharge (if applicable). Maximum of four follow-up treatments per accident.	\$25	\$50
<b>Chiropractic Treatment</b> Available if started within 60 days and completed within 180 days. Pays up to 6 visits per accident.	\$15	\$25

## MEDICALLY NECESSARY BENEFITS

<b>Blood and Plasma</b> Payable if received within 90 days.	\$250	\$250
<b>Prosthesis - One</b> Payable for a covered device the covered person uses when needed, due to a covered accident. This includes one payment per accident based on the one or multiple prosthesis benefit.	\$500	\$500
<b>Prosthesis - Multiple</b> Payable for covered devices the covered person uses when needed, due to a covered accident. This includes one payment per accident based on the one or multiple prosthesis benefit.	\$500	\$500
<b>Medical Appliances</b> Payable for appliances used for aid in personal locomotion (crutches, wheelchairs, leg braces, back braces and walkers). Limited to one payment.	\$100	\$100

## TRANSPORTATION/LODGING BENEFITS

<b>Transportation</b> Payable if the covered person needs care not available locally. The benefit is payable if a covered person is injured and requires a doctor-recommended hospital treatment or diagnostic study that is not available in the covered person's resident city. Use of such transportation must begin within 90 days after the covered accident date. Hospital treatment or diagnostic study must be greater than 50 miles from the covered person's residence. Maximum three trips.	<b>Train or Plane</b> \$300  <b>Bus</b> \$300	<b>Train or Plane</b> \$400  <b>Bus</b> \$200
<b>Family Member Lodging</b> Payable per night for an adult family member if the covered person is hospitalized more than 100 miles from home for a maximum of 30 nights.	\$100	\$100

## MAJOR ACCIDENT BENEFITS

<b>Accidental Death</b> Payable to the named beneficiary. The employee is the beneficiary for all covered dependents. Spouse receives 50% of amount shown and child receives 50% of amount shown.	\$15,000	\$30,000
<b>Dismemberment</b> Payable according to a schedule based on the specific loss incurred. Spouse receives 50% of amount shown and child receives 50% of amount shown.	\$250 - \$10,000	\$250 - \$30,000

## MAJOR ACCIDENT BENEFITS

Benefit Name and Description	Custom Enhanced	Custom Premier
<b>Common Carrier</b> Provides an additional benefit if accident occurs while a fare paying passenger is on a commercial airline, passenger train or intercity bus line.	\$50,000	\$100,000

## BURN BENEFITS

<b>Burns</b> Payable for second and third degree burns according to a schedule if treatment is received within 30 days.	<b>2nd Degree</b> \$100 - \$1,000  <b>3rd Degree</b> \$1,000 - \$20,000	<b>2nd Degree</b> \$100 - \$1,000  <b>3rd Degree</b> \$1,000 - \$20,000
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## EMERGENCY DENTAL/VISION BENEFITS

<b>Eye Injuries</b> Payable if surgical repair is performed within 90 days or a foreign body is removed from the eye, by a doctor, with or without anesthesia.	<b>Surgical Repair</b> \$250  <b>Removal of Foreign Body</b> \$150	<b>Surgical Repair</b> \$250  <b>Removal of Foreign Body</b> \$150
<b>Emergency Dental Work</b> Payable for injury to sound natural teeth.	<b>Repaired with Crown</b> \$150  <b>Resulting in Extraction</b> \$50	<b>Repaired with Crown</b> \$150  <b>Resulting in Extraction</b> \$50

## LACERATION BENEFITS

<b>Laceration Benefit</b> Payable according to schedule of length provided that treatment is received within 30 days.	<b>Over 6 Inches</b> \$400  <b>2 - 6 Inches</b> \$200  <b>Under 2 Inches</b> \$100  <b>Not Requiring Stitches</b> \$25	<b>Over 6 Inches</b> \$400  <b>2 - 6 Inches</b> \$200  <b>Under 2 Inches</b> \$100  <b>Not Requiring Stitches</b> \$25
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## ORTHOPEDIC BENEFITS

<b>Fracture</b> Payable according to a schedule if diagnosed and treated by a doctor within 90 days.	<b>Minimum</b> \$160  <b>Maximum</b> \$1,500	<b>Minimum</b> \$160  <b>Maximum</b> \$1,500
A chipped bone is 25% of scheduled benefit. Open reduction is 200% of closed reduction.		
<b>Dislocation</b> Payable according to a schedule if diagnosed and treated by a doctor within 90 days.	<b>Minimum</b> \$120  <b>Maximum</b> \$1,500	<b>Minimum</b> \$120  <b>Maximum</b> \$1,500
A partial dislocation is 25% of scheduled benefit. Open reduction is 200% of closed reduction.		
<b>Repaired Ligaments</b> Payable if treatment is received within 60 days and surgical repair is performed within 90 days.	<b>Single</b> \$375 <b>Multiple</b> \$375	<b>Single</b> \$750 <b>Multiple</b> \$750

## ORTHOPEDIC BENEFITS

Benefit Name and Description	Custom Enhanced	Custom Premier
<b>Repaired Knee Cartilage</b> Payable if treatment is received within 60 days and surgical repair is performed within one year.	Single \$375 Multiple \$375	Single \$750 Multiple \$750
<b>Repaired Tendon</b> Payable if treatment is received within 60 days and surgical repair is performed within 90 days.	Single \$375 Multiple \$375	Single \$750 Multiple \$750
<b>Repaired Rotator Cuff</b> Payable if surgical repair is performed within one year.	Single \$375 Multiple \$375	Single \$625 Multiple \$750
<b>Ruptured Disc</b> Payable if treatment is received within 60 days and surgical repair is performed within one year.	\$375	\$750
<b>Exploratory Surgery Without Repair</b> Payable if an injury received because of a covered accident requires exploratory surgery that doesn't require surgical repair.	\$150	\$250

## HEAD AND SPINE BENEFITS

<b>Concussion</b> Payable if diagnosed within 30 days using medical imaging (such as x-ray, CT Scan or MRI).	\$200	\$200
<b>Coma</b> Payable if the comatose state lasts more than 30 days and diagnosis indicates that permanent neurological deficit is present.	\$5,000	\$10,000
<b>Paralysis (Monoplegia/Paraplegic/Quadriplegic)</b> Payable if paralysis lasts more than 90 days and is diagnosed by a doctor within those 90 days.	Monoplegia \$5,000 Paraplegia \$2,500 Quadriplegia \$5,000	Monoplegia \$5,000 Paraplegia \$5,000 Quadriplegia \$10,000

## ADDITIONAL BENEFITS

<b>Total Disability Premium Waiver</b> Waives premiums after being disabled for three consecutive months and disability starts before the Certificate anniversary prior to the 65th birthday. Limit of 12 months per disability.	Included	Included
<b>Portability</b> Employees are able to continue their coverage if they leave their Employer, as long as master contract remains in force. Coverage is portable assuming the following parameters are met, Employee is less than 70, Insured is not totally disabled, and Master Policy issued to the Employer is active. Employees on ported coverage terminate at age 70. Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25, or when the primary insured's insurance terminates.	Included	Included
<b>Organizational Sports Benefit</b> Pays an additional 25% of the total benefit paid when covered person/eligible dependent child suffers an injury received as a result of a covered accident, while the covered person/eligible dependent child is participating in an organized sports event or scheduled practice. The dependent child is age 18 or younger. The certificate holder provides proof of the covered person/eligible dependent child's registration in the organized sports event. The benefit is paid once per covered accident per covered person/eligible dependent child.	Up to \$1,000	Up to \$1,000

## ADDITIONAL BENEFITS

Benefit Name and Description	Custom Enhanced	Custom Premier
<p><b>On-the-Job (24 Hour Insurance) Benefit</b> Pays a benefit for injuries, due to an accident, that are covered by Worker's Compensation or occupational disease law.</p>	Included	Included
<p><b>Ambulatory Surgical</b> Pays a benefit for the day surgery is performed in an ambulatory surgical center facility or outpatient hospital facility on an insured person because of a covered accident. This benefit is payable only once per covered accident. Two or more surgeries performed during the same ambulatory surgery session are considered one surgery.</p>	\$200	\$300
<p><b>Epidural Pain Management</b> Pays a benefit if any insured person is prescribed, receives and incurs a charge for an epidural administered for pain management in a hospital or doctor's office for injuries sustained in an accident. This benefit is not payable for an epidural administered during a surgical procedure. The benefit is paid once per accident per insured person.</p>	\$100	\$100
<p><b>Open Abdominal/Thoracic/Cranial Surgery</b> Pays a benefit if any insured person has an open abdominal, thoracic or cranial surgery provided by a doctor to repair an internal injury within 72 hours of the accident. This benefit is payable once per accident. Two or more surgeries performed during the same ambulatory surgery session will be considered one surgery. Hernia repair will not be covered.</p>	\$750	\$750
<p><b>Home and Vehicle Alteration</b> Provides a benefit if the covered person sustains an injury that results in dismemberment or paralysis and the following conditions are met: 1) a doctor must prescribe that the covered person have their primary home or vehicle altered to maintain an independent lifestyle, 2) the installation is done by a licensed contractor who is not the covered person or their family member, and 3) a written receipt for the alteration is received within 365 days after the covered accident. Maximum of one alteration per covered accident.</p>	\$1,500	\$1,500
<p><b>Post-Traumatic Stress Disorder (PTSD)</b> Pays a benefit if the covered person receives a diagnosis of PTSD from a doctor due to accidental injury. The diagnosis of PTSD must be received within 365 days after the accidental injury. This benefit is payable for the diagnosis only, and not payable for treatment of PTSD. Maximum of one diagnosis per lifetime.</p>	\$500	\$500
<p><b>Wellness Screening</b> Pays a cash benefit when a member has one or more of the 21 covered screening tests. This screening benefit is payable once per covered person per calendar year.</p>	\$50	\$75

Benefits and riders may vary by state and may not be available in all states.

**IMPORTANT NOTICE:** The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Act. This is not a complete disclosure of plan qualifications and limitations. For a complete list of limitations and exclusions, please refer to [www.ManhattanLife.com/Disclosure](http://www.ManhattanLife.com/Disclosure). Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-8036

Underwritten by ManhattanLife Insurance and Annuity Company

RCISD-AIP\_0426

# Accident Rates

## Royse City Independent School District

Displaying Monthly (12) deductions including 24-Hour Coverage.



### Monthly (12) Premium

Benefit	Employee Only	Employee & Spouse	Employee & Children	Family
Custom Enhanced	\$8.33	\$13.83	\$17.49	\$23.08

### Monthly (12) Premium

Benefit	Employee Only	Employee & Spouse	Employee & Children	Family
Custom Premier	\$15.00	\$25.37	\$32.73	\$43.20

**Note:** Final implementation rate may vary slightly due to rounding

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[www.manhattanlife.com](http://www.manhattanlife.com)