

**Accident Policy**

**Highlights of Plan:**

1. **Rates are locked in never get a rate increase as long as you keep the plan.**
2. **Benefits are good as long as you are alive.**
3. **Portability, if you leave teaching or move you can take the plan with you and not get a rate increase.**
4. **Children under the age 26 and are not married are covered at no Cost!**
5. **All monies are paid to you regardless of how much your insurance pays.**
6. **Covers any accident anywhere on the Job or Off the job.**

**Covers but not limited to:**

1. **Emergency Room visit, Dr. office visit Walk in Clinics**
2. **X-rays**
3. **Hospital stay’s**
4. **Intensive Care**
5. **Surgery Benefits**
6. **Time to Recover at home after the accident**
7. **Example One Visit to the Dr. office with an X-ray you could be paid up to $825.00.**
8. **Example one overnight stay in the hospital you could be paid up to $3800.00 or more**

 **Monthly Rates at: Never get a rate increase no matter how old you are locked in at your enrollment age. If you enroll before the age of 64 you can keep plan as long as you are alive**

**Single person Single Parent Family**

 **$ 7.70 $11.54 $16.15**

**\*Rates may different based on jib duties.**