

# Accident Insurance

prepared for Manor ISD

Accident insurance pairs well with those who have active lifestyles or children involved in sports/other extracurricular activities. This plan is designed to pay benefits directly to you based on treatment received and injuries sustained from a covered accident.

Benefit and Amount				Provisions
Urgent Care	\$50	X-Ray	\$50	24 hour coverage
Follow Up	\$50 (2)	Lacerations	Up to \$500	Over 30 additional benefits
Physical Therapy	\$50 (3)	Concussion	\$150	No limit on the number of accidents
Fractures	Up to \$8,000	Hospital Admission	\$1,000	25% Youth Organized Sports Benefit
Dislocations	Up to \$5,000	Hospital Confinement	\$200 (365 days)	Portable at the same rate

## Health Screening Benefit

\$50 Payable once per person per calendar year

*Fracture Schedule		*Dislocation Schedule	
Finger/Toe	\$100	Finger/Rib/Toe	\$150
Rib	\$400	Collar Bone (Acromioclavicular)/Spine	\$400
Bones of Face/Coccyx/Nose/Vertebrae	\$500		
Ankle/Arm/Collarbone/Elbow/Foot/Hand/Kneecap/Lower Jaw/Shoulder Blade/Sternum/Wrist	\$550	Ankle/Collarbone (Sternoclavicular)/Elbow/Foot/Hand/Lower Jaw/Shoulder/Wrist	\$800
Leg (knee to ankle)/Pelvis/Vertebral Column	\$1,200	Knee	\$900
Skull (Non-Depressed)	\$1,500	Hip	\$2,500
Leg (hip to knee)	\$2,000		
Hip	\$2,500		
Skull (Depressed)	\$4,000	*Open reduction fractures/dislocations will pay at 200% of the listed amount.	

## Semi-Monthly Deductions (24 Pay Periods)

Employee

\$3.50

Employee &amp; Spouse

\$6.00

Employee &amp; Children

\$8.00

Family

\$10.50

**IMPORTANT** – This document is designed to provide a high-level overview of the benefits contained herein and does not contain a comprehensive overview of each plan. Refer to each benefit brochure for a complete listing of all benefit features, limitations, and exclusions. Where any discrepancy exists, policy language presides.