

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	\$60	X-Ray	\$100	24 hour coverage
Follow Up	\$70 (3)	Lacerations	Up to \$800	Over 30 additional benefits
Physical Therapy	\$50 (4)	Concussion	\$200	No limit on the number of accidents
Fractures	Up to \$10,500	Hospital Admission	\$1,500	25% Youth Organized Sports Benefit
Dislocations	Up to \$7,000	Hospital Confinement	\$400 (365 days)	Portable at the same rate
Health Screening Benefit				

\$75 Payable once per person per calendar year

*Fracture Schedule		*Dislocation Schedule	
Finger/Toe	\$200	Finger/Rib/Toe	\$200
Rib	\$500	Collar Bone (Acromioclavicular)/Spine	\$500
Ankle/Arm/Collarbone/Elbow/Foot/Hand/Kneecap/Lower Jaw/Shoulder Blade/Sternum/Wrist	\$650	Ankle/Collarbone (Sternoclavicular)/Elbow/Foot/Hand/Lower Jaw/Knee/Shoulder/Wrist	\$1,000
Bones of Face/Coccyx/Nose/Vertebrae	\$750		
Leg (knee to ankle)/Pelvis/Vertebral Column	\$1,700	Hip	\$3,500
Skull (Non-Depressed)	\$2,000		
Leg (hip to knee), Hip	\$3,000		
Skull (Depressed)	\$5,250		
		*Open reduction fractures/dislocations will pay at 200% of the listed amount.	

Semi-Monthly Deductions (24 Pay Periods)

Employee

\$6.25

Employee & Spouse

\$11.00

Employee & Children

\$13.00

Family

\$17.75

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.