



Accident Only Insurance

For Great Falls Public Schools

How the Plan Works

Accident Only Coverage doesn't replace your medical plan. It gives it a boost! The policy pays a one-time benefit for covered accidental injuries so you can focus on healing.

- Eligibility Requirement**
 If you are a full-time active employee working a minimum of 30 hours per week, you may purchase coverage for yourself and any eligible dependents.
- Who pays for the coverage?**
 Accident Only Insurance premium is paid by you, the employee through payroll deduction.
- Major and Minor Injuries Covered**
 You'll receive a benefit payment for minor injuries that require a quick trip to the doctor and major injuries that lead to hospitalization, surgery and physical rehabilitation. That means cash in your pocket if you need stitches, break your arm, dislocate your knee ... you get the idea.

Monthly Rates

	Accident with Wellness Rider*
Individual	\$20.75
Employee plus Spouse	\$41.50
Employee plus Child(ren)	\$35.85
Family	\$56.60

*Wellness rider is automatically included when Accident Insurance is elected. It cannot be declined.

Benefits Summary

Plan Benefits

Accidental Death	\$50,000 for employee or spouse \$10,000 for child(ren)
Accidental Dismemberment	Severity determines benefit \$2,000 to \$50,000
Accident Emergency Treatment	\$100
Hospital Admission	\$500
Hospital Confinement	\$100 per day, up to 365 days
Family Lodging	\$150 per night, up to 15 nights
Ambulance	\$200 for Ground Transport \$2,000 for Air Transport
Burns	Severity determines benefit \$1,000 to \$12,000
Concussion	\$75
Broken Bones (Fracture)	Area determines benefit \$125 to \$3,000
Dislocations (Separated Joint)	Area determines benefit \$125 to \$4,800
Cuts	Length determines benefit \$50 to \$500
Surgery	Type determines benefit \$150 to \$1,500
Imaging Study	\$200
X-ray	\$50

Plan Features

Maximum Benefit	Unless otherwise specified, each benefit is payable a maximum of one time per Insured Person, per Covered Accident.
Continuation of Coverage (Direct Bill is available if you lose eligibility under the Policy except for non-payment of premium.)	You may elect to continue coverage under the Direct Bill Plan by submitting a direct bill application along with the first direct bill premium to LifeMap Assurance Company. Application and payment must be received within 31 days of the date of termination of group coverage.
Wellness Rider	\$50 per insured person for undergoing one of the covered services found in your certificate of coverage (limited to one payment per insured person per calendar year).

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1 (800) 794-5390

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.

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Limitations & Exclusions

The policy does not cover any loss including, but not limited to:

- Any injury sustained prior to the effective date
- Illness
- Participation in parachuting, bungee jumping or hang gliding sports, or an organized race or speed contest involving motor vehicles of any type
- Service in the armed forces of any country
- Participation of in a felony, riot, or commission of a crime
- Intentionally self-inflicted injuries
- Work-related accidents

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