

NJ PBA Local 105 Accident



Accident plan with no annual maximums. Benefits start all over with each accident, and are paid in addition to any other coverage the employee may have.

Coverage Type

Accident Insurance that provides expense reimbursement for actual charges up to policy maximum. Provides coverage for accidental injuries, hospital care, and accidental death benefits. There is no coverage for sickness. Coverage is available to the insured, spouse, and children.

BENEFITS & FEATURES

Accident Medical Expense

Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. Emergency room visits are limited to three per calendar year.

\$1,000

Ground Ambulance

Pays actual expenses up to the amount selected if injury requires group ambulance transportation. Limit one trip per accident.

\$300

Air Ambulance

Pays actual expenses up to the amount selected if injury requires air ambulance transportation. Limit one trip per accident.

\$600

Hospital Indemnity

Pays a benefit equal to the amount selected if an injury requires inpatient hospital confinement, including a room charge, which starts within 30 days after the accident. The benefit is limited to 30 days per accident.

\$300

First Hospitalization

Pays a benefit once per year per covered person for an accident; must be admitted for at least 24 hours.

\$1,000

Accidental Death, Dismemberment, and Loss of Sight (AD&D)

Employee benefit amounts listed below. Spouse benefit is 50% and dependent child(ren) benefit is 25% of the employee amounts.

• Loss of life	\$25,000
• Any combination of two or more hands, feet, or eyes	\$25,000
• Loss of single hand, foot, or eye	\$12,500
• Multiple fingers and/or toes	\$2,500
• Single finger or toe	\$1,250

Common Carrier Accidental Death, Dismemberment, and Loss of Sight (Death Benefit Displayed)

\$50,000

BENEFITS & FEATURES (continued)

Fracture and Dislocation Benefit

\$3,000

Pays a percentage of the benefit selected based upon the fracture or dislocation. For any one accident that causes two or more losses, we will pay 150% of the largest benefit applicable to the injuries sustained.

FRACTURES:

- Hip bone (pelvis) or femur: 100%
- Vertebra: 75%
- Skull (depressed or ping-pong fracture): 65%
- Leg (tibia or fibula): 50%
- Bones of the foot, ankle, kneecap (patella), hand, wrist, or forearm (radius or ulna): 40%
- Lower jaw, shoulder blade, collar bone: 35%
- Upper arm, upper jaw, skull (simple, non-depressed fracture): 25%
- Facial bones (or nose): 20%
- Finger, toe, rib: 6%

DISLOCATIONS:

- Hip: 100%
- Knee (does not include dislocation of the patella): 50%
- Foot (does not include dislocation of the toes), ankle, or shoulder: 35%
- Hand (does not include dislocation of fingers), lower jaw, wrist, or elbow: 20%
- Finger, toe: 6%

Total disability premium waiver

If the insured becomes disabled before age 60 and as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability.

Portability

Prior to age 70, employees can take their coverage with them if they leave their employer regardless of whether the master policy remains in effect.

ADDITIONAL FEATURES

On-the-job coverage

Provides coverage for accidental injuries covered by Workers' Compensation or occupational disease law.

Hospital intensive care unit benefit

Pays a \$600 daily benefit when a covered person is confined to a hospital intensive care unit as a result of injuries suffered in a covered accident. The benefit is payable for a maximum of 30 days for any one accident. Benefits are paid per day at:

Family member travel / lodging benefit

\$200 per day for up to 30 days for lodging of a family member due to travel for an insured's covered accident, payable up to three trips per year. 100 miles from residence. Expenses include: mileage of personal car; fares of common carrier; meals; and lodging. Does not cover expenses of air or ground ambulance.

Wellness Screening

Benefit pays for 21 covered tests including mammograms, colonoscopies, and stress tests. Indemnity based and payable once per calendar year per insured. Coverage is same for all insureds on the certificate.
\$50

PLAN PROVISIONS

Eligibility

- Employee issue ages 18-70
- Employee actively at work full-time, benefit eligible employees working at least 20 hours per week.
- Spouse issue ages 18-70; ineligible if employee is denied
- Child issue ages 0-25; ineligible if employee is denied.

Termination age

Age 70 unless actively at work, then on last day of active employment.