

Accident Benefit Payout Examples

Bloomington Schools – Effective July 1, 2013

Example #1 – Sports Injury:

	<u>Benefit</u>
• Ambulance	\$ 100
• Emergency Room Treatment	\$ 150
• Initial Doctor Visit	\$ 50
• Concussion	\$ 100
• Dislocated knee	<u>\$1,000</u>
<i>Total Accident Benefit Paid:</i>	<i>\$1,400</i>

Example #2 – Auto Accident:

	<u>Benefit</u>
• Air Ambulance	\$ 500
• Emergency Room Treatment	\$ 150
• Initial Doctor Visit	\$ 50
• Hip Joint Dislocation	\$2,000
• Skull fracture	\$1,000
• Hospital Admission	\$ 900
• Hospital Confinement for 5 days	\$1,125
• Family Lodging for 5 days	\$ 500
• Crutches/ Medical Equipment	\$ 100
• Physical Therapy for 6 days	<u>\$ 150</u>
<i>Total Accident Benefit Paid:</i>	<i>\$6,475</i>

Example #3 – Broken Leg:

	<u>Benefit</u>
• Emergency Room Treatment	\$ 150
• Initial Doctor Visit	\$ 50
• Follow Up Visit	\$ 50
• Broken Leg Payment	\$ 800
• Crutches/ Medical Equipment	<u>\$ 100</u>
<i>Total Accident Benefit Paid:</i>	<i>\$1,150</i>

* Potential to receive multiple Accident Benefit payments per person per year

* Accident benefits pay *in addition to* any other Medical and Disability benefits received

* Employee may use Accident Benefit dollars as they wish – lost wages, bills, medical costs, home health care, child care, travel, etc.

Above is a summary of benefits for illustrative purposes only. Please refer to policy for coverage details.



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