

STANDARD PLAN : Workers' Comp Protection Plan



This is an example of an employee who is making \$5,000 per month, who has a broken ankle, and is out for one month. The employee is not sure if his injury occurred on or off the job.

Workers' Comp Protection Plan

Current Works Comp Insurance Plan

\$5,000 gross pay per month

55% of income from state disability

\$2,750 gross pay from state disability

70% State/Federal taxes

\$1,925 after tax amount from state disability

\$ 50* W.C.P.P Coverage Doctor Visits

\$ 400 W.C.P.P Coverage for X-Rays

\$8,000 for broken ankle from Workers' Comp Protection Plan

\$5,000 gross pay per month

70% State / Federal with holding

\$3,500 take-home

If your employee had to make a choice, which plan would they choose?

Total take-home pay for employee after tax from state disability	\$1,925
W.C.P.P Coverage Doctor Visit	\$50 *
W.C.P.P Coverage for X-Rays	\$400
W.C. Protection Plan Injury Coverage	<u>+\$8,000</u>
Total take-home pay for employee	\$10,375

Total take-home pay for employee \$3,500

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Pays the following benefits for covered off the job accidental injuries that result 180 days from the date of the accident, unless otherwise stated. A physician must diagnose covered losses. Any loss not stated is not covered. Services must be received in the United States or its territories.

Initial Hospital Confinement

We pay \$2,000 the first time a covered person is confined in a hospital after that person's effective date of coverage. Payable only once per covered person, per calendar year.

Daily Hospital Confinement

We pay \$400 for each day a covered person is confined in a hospital up to a maximum of 365 days for any 1 accident, starting with the first full day of confinement. This maximum number of days may be used over a 2 year period following the date of the accident.

Intensive Care

We pay \$800 for each day a covered person is confined in a hospital intensive care unit, up to 180 days for each period of continuous confinement, starting with the first full day of confinement.

Accidental Death, Dismemberment and Functional Loss Rider

Accidental Death

\$80,000

Dismemberment

Amount paid for dismemberment depends on dismemberment, as shown in rider schedule. Up to \$80,000.

Functional Loss

Amount paid for functional loss depends on functional loss, as shown in rider schedule. Up to \$80,000.

Accident Treatment and Urgent Care Rider

Ground Ambulance

We pay \$400 if a covered person requires ground ambulance service for the transfer to or from a hospital. Payable only once per covered person, per accident.

Air Ambulance

We pay \$1,200 if a covered person requires air ambulance service for the transfer to or from a hospital. Payable only once per covered person, per accident.

Accident Physician's Treatment

We pay \$200 if a covered person receives treatment by a physician. Payable only once per covered person, per accident.

X-Ray

We pay \$400 if a covered person receives x-rays. Payable only once per covered person, per accident.

Urgent Care

We pay \$200 if a covered person receives services at an urgent care facility. Payable only once per covered person, per accident.