

## Plan Highlights



# Voluntary Group Accident Insurance

## Palm Beach County Firefighters Employee Benefits Fund

### COVERAGE

Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

### ELIGIBILITY

All retired bargaining unit employees of Palm Beach County Fire Rescue, all retired non-bargaining unit employees of Palm Beach County Fire Rescue that are participants in the Palm Beach County Firefighters Employee Benefits Fund, all retired employees of the Professional Firefighters/Paramedics of Palm Beach County, Local 2928 IAFF, Inc., that are participants in the Palm Beach County Firefighters Employee Benefits Fund, and retired employees of the Palm Beach County Firefighters Employee Benefits Fund that are participants in the Palm Beach County Firefighters Employee Benefits Fund and retired employees of the Palm Beach County Firefighters Health Clinic LLC that are participants in the Palm Beach County Firefighters Employee Benefits Fund.

### EXCLUSIONS

Benefits will not be paid for any loss caused by: sickness; suicide; war; air travel (except as a passenger on commercial flights); assault/felony; acute or chronic intoxication; voluntary consumption of illegal or controlled substance or prescribed narcotic or drug; or injuries arising out of or in the course of employment for wage or profit.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for benefits.

### BENEFIT AMOUNT

See Full Schedule of Benefits on next page

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employer funded.

### RETIREE COVERAGE TERMINATES AT AGE 65

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage.

Insurance is provided under group policy form LRS-9462-0111, et al.

## RELIANCE STANDARD

[www.RelianceStandard.com](http://www.RelianceStandard.com)

A MEMBER OF THE TOKIO MARINE GROUP

## SCHEDULE OF BENEFITS

<b>Plan A</b>	
<b>Emergency Care Benefits</b>	
Ambulance Transportation	\$100 Ground, \$500 Air
Emergency Treatment	\$150
Diagnostic Examination (once per covered accident)	\$100
Initial Physician Office Visit(once per covered accident)	\$50
<b>General Treatment Benefits</b>	
Initial Hospital Admission(once per covered accident)	\$500
Initial ICU Hospital Admission	\$1,000
Hospital Confinement per day	\$200, 365 days max
ICU Confinement per day	\$400, 30 days max
Rehabilitation Facility Confinement	\$50/day, 30 days max
Follow-up Physician Office Visit (once per covered accident)	\$50
Transportation(more than 100 miles, 3 roundtrips max)	\$300
Lodging (for 1 person, more than 100 miles from residence)	\$100/30 days max
<b>Paralysis Benefits</b>	
Paralysis Benefits	\$10,000 quadriplegia;\$5,000 paraplegia/hemiplegia
<b>Surgery Benefits</b>	
Surgery Benefits	\$100 for Exploratory no repair; \$300 for Knee Cartilage \$1,000 for Abdominal or Thoracic;\$500 for Ruptured Disc; Up to \$600 Tendon, Ligament, or Rotator Cuff
<b>Transitional Benefits</b>	
Medical Appliance	\$100
Prosthesis	\$1,000 for two or more, \$500 for one
Physical Therapy	\$25 per session, up to 6 sessions
<b>Specific Covered Injury &amp; Treatment Benefits</b>	
Fractures	Up to \$5,000 for certain surgical repair; Up to \$2,500 for non-surgical; Chip:25% of non-surgical full fracture benefit; Multiple:100% of highest sustained fracture
Dislocations	Up to \$3,200 for surgical; Up to \$1,600 for non-surgical; Partial– 25% of non-surgical full dislocation; Multiple– 100% of highest dislocation benefit
Blood/Plasma/Platelets	\$200
Burns	Up to \$800 for 2nd degree burns; Up to \$6400 for 3rd degree burns; Skin Graft– 25% of benefit payable for Burns
Coma	\$5,000
Concussion	\$100
Dental Injury	\$150 for Crown; \$50 for Extraction
Eye Injury	\$100 for removal of foreign object; \$200 for surgical repair
Lacerations	Up to \$400