

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

FEATURES

- ▶ Portability to employee age 70
- ▶ FMLA/MSLA Continuation

BENEFIT AMOUNT

See Full Schedule of Benefits on next page

CONTRIBUTION REQUIREMENTS

Employer paid for employee
Employee paid for dependents

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.

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.

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.

SCHEDULE OF BENEFITS

Plan A	
Emergency Care Benefits	
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
General Treatment Benefits	
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
Paralysis Benefits	
Paralysis Benefits	\$10,000 quadriplegia;\$5,000 paraplegia/hemiplegia
Surgery Benefits	
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
Transitional Benefits	
Medical Appliance	\$100
Prosthesis	\$1,000 for two or more, \$500 for one
Physical Therapy	\$25 per session, up to 6 sessions
Specific Covered Injury & Treatment Benefits	
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

BENEFIT AMOUNTS: Eligible for Plan A

PLAN A

EMERGENCY CARE BENEFITS:

<u>Type of Benefit</u>	<u>Benefit Amount</u>
Air Ambulance Transportation	\$500
Ambulance Transportation	\$100
Emergency Treatment	\$150
Diagnostic Examination	\$100
Initial Physician Office Visit	\$50

GENERAL TREATMENT BENEFITS:

<u>Type of Benefit</u>	<u>Benefit Amount</u>
Initial Hospital Admission	\$500
Initial Intensive Care Unit (ICU) Hospital Admission	\$1,000
Hospital Confinement	\$200 per day
Intensive Care Unit (ICU) Confinement	\$400 per day
Rehabilitation Facility Confinement	\$50 per day
Follow-up Physician Office Visit	\$50
Transportation	\$300
Lodging	\$100 per day

SPECIFIED COVERED INJURY AND TREATMENT BENEFITS:

Type of Benefit

Benefit Amount

Fractures:

Surgical

Non-Surgical

Ankle	\$600	\$300
Arm	\$600	\$300
Bones of Face	\$300	\$150
Coccyx	\$300	\$150
Collarbone	\$600	\$300
Elbow	\$600	\$300
Finger	\$100	\$50
Foot	\$600	\$300
Hand	\$600	\$300
Hip	\$3,200	\$1,600
Kneecap	\$600	\$300
Leg	\$1,600	\$800
Jaw	\$600	\$300
Nose	\$300	\$150
Pelvis	\$1,600	\$800
Rib	\$300	\$150
Shoulder Blade	\$600	\$300
Skull (Except bones of face or nose – Depressed)	\$5,000	\$2,500
Skull (Simple)	\$1,500	\$750
Sternum	\$600	\$300
Toe	\$100	\$50
Vertebrae	\$600	\$300
Vertebral Column	\$1,600	\$800
Wrist	\$600	\$300

Chip Fractures 25% of Benefit Amount for non-surgical full fracture

Multiple Fractures 100% of the highest Benefit Amount for any one fracture among all fractures sustained

Dislocations:

Ankle	\$1,200	\$600
Collarbone	\$1,200	\$600
Elbow	\$600	\$300
Finger	\$200	\$100
Foot	\$1,200	\$600
Hand	\$600	\$300
Hip	\$3,200	\$1,600
Knee	\$2,000	\$1,000
Lower Jaw	\$600	\$300
Shoulder	\$600	\$300
Toe	\$200	\$100
Wrist	\$600	\$300

Partial Dislocation 25% of Benefit Amount for non-surgical full dislocation

Multiple Dislocations 100% of the highest Benefit Amount for any one dislocation among all dislocations sustained

<u>Type of Benefit</u>	<u>Benefit Amount</u>
Blood, Plasma and Platelets:	\$200
Burns:	
<u>2nd Degree Burns</u>	
Covering less than 10% of the body	\$100
Covering 10% but less than 25% of the body	\$200
Covering 25% but less than 35% of the body	\$400
Covering 35% (or greater) of the body	\$800
<u>3rd Degree Burns</u>	
Covering less than 10% of the body	\$800
Covering 10% but less than 25% of the body	\$1,600
Covering 25% but less than 35% of the body	\$3,200
Covering 35% (or greater) of the body	\$6,400
<u>Skin Grafts (due to Burns)</u>	25 % of the Benefit Amount payable for Burns
Coma:	\$5,000
Concussion:	\$100
Dental Injury:	
Extraction	\$50
Crown	\$150
Eye Injury:	
Removal of Foreign Object	\$100
Surgical Repair	\$200
Lacerations:	
No Sutures Required	\$25
Sutures Required (Total length of all sutured Lacerations):	
Less than 2" long	\$50
2" but less than 6" long	\$200
6" long or greater	\$400
PARALYSIS BENEFITS:	
Paraplegia or Hemiplegia	\$5,000
Quadriplegia	\$10,000

<u>Type of Benefit</u>	<u>Benefit Amount</u>
SURGERY BENEFITS:	
Exploratory Surgery (No Repair)	\$100
Knee Cartilage (Surgically Repaired)	\$300
Abdominal or Thoracic Surgery (Surgically Repaired)	\$1,000
Ruptured Disc (Surgically Repaired)	\$500
Tendon, Ligament or Rotator Cuff (Surgically Repaired):	
One Repair:	\$300
Two or more Repairs:	\$600
TRANSITIONAL BENEFITS:	
Medical Appliance	\$100
Prosthesis:	
One:	\$500
Two or more:	\$1,000
Physical Therapy (per session)	\$25

**Reliance Standard Voluntary Plans
Accident Insurance
Premium Table**

Plan Holder: Palm Beach County Firefighters Employee Benefits Fund

Scheduled Benefit Class 01:

Your employer is contributing 100% towards your coverage. The premium table below reflects your total premium after your employer's contribution. Each eligible employee may elect a Plan Type and Coverage Option from the table below.

- **Plan Type:** Choose from the options below, refer to your plan highlight sheet for plan details
- **Coverage Options:** Employee Only, Employee and Spouse, Employee and Child(ren), or Employee & Family (which includes both spouse and child(ren))

Semi-Monthly Premiums

Plan Type	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
Plan A	\$0.00	\$2.13	\$4.73	\$6.68

Please note, these rates are approximate and subject to change.