

# City of Framingham

## ACCIDENT PLAN

### **When can I sign up?**

Within the first 30 days of employment or during an enrollment.

### **Why do I need the Accident Plan if I have health insurance?**

Your health insurance will reimburse Hospitals and Doctors for most of your medical expenses. Health insurance does not pay benefits directly to you for other expenses associated with accidents: lost income, co-pays, transportation, hotel, child care, etc.

### **When does the plan pay?**

Benefits are received by the insured due to covered accidents caused either on or off the job.

### **What types of injuries are covered?**

Loss of Life, loss of limb, dislocations, fractures, hospital confinement and ambulance benefits are paid directly to the insured.

### **Do I have to use the money for things related to medical expenses?**

No, benefits are paid directly to the insured with no questions asked.

### **Can my whole family be covered?**

Yes, family. +1 and individual policies are available.

### **Are benefits offset by other coverage?**

No, benefits are paid regardless of other coverage.

### **How much does it cost?**

There are different coverable options but an individual policy can cost \$4.16 per week.

### **Can I keep this policy if I leave employment or retire?**

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

Please contact LifePlus Insurance Agency, Inc. with any enrollment questions.  
781-837-9222 – fax 781-837-9227

This form is for informational purposes only, please refer to the contract for specific language.