

Town of Lunenburg 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 \$2.70 per week.

Is there a Wellness Benefit?

Yes, there is a \$50 annual wellness benefit included.

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.