



Accident Only Insurance

For Associated General Contractors

Accident Only Coverage doesn't replace your medical plan. It gives it a boost! The policy pays a one-time benefit for covered accidental injuries so you can focus on healing.

How the Plan Works

- Eligibility Requirement**
 If you meet the insurance benefit eligibility criteria as established by your employer, you may purchase coverage for yourself and any eligible dependents.
- Premium Contribution Structure**
 Accident Only Insurance premium is paid by the employee.
- Major and Minor Injuries Covered**
 You'll receive a benefit payment for minor injuries that require a quick trip to the doctor and major injuries that lead to hospitalization, surgery and physical rehabilitation. That means cash in your pocket if you need stitches, break your arm, dislocate your knee, get splashed by scalding hot coffee...you get the idea.

Monthly Rates

Individual	\$13.18 per month
Employee plus Spouse	\$26.37 per month
Employee plus Child(ren)	\$23.42 per month
Family	\$36.59 per month

LifeMapCo.com
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Benefits Summary

Plan Benefits

Accidental Death	\$50,000 for member and spouse \$10,000 for child(ren)
Accidental Dismemberment	Severity of loss determines benefit \$2,000 to \$50,000
Emergency Medical Treatment	\$100
Hospital Admission	\$500
Hospital Confinement	\$100
Family Lodging	Up to \$150 per night
Ambulance	\$600
Burns	Severity of burn determines benefit \$1,000 to \$12,000
Concussion	\$75
Broken Bones (Fracture)	Area of break determines benefit \$125 to \$6,000
Dislocations (Separated Joint)	Area of dislocation determines benefit \$125 to \$4,800
Cuts	Length of laceration determines benefit \$50 to \$500
Surgery	Type of surgery determines benefit \$150 to \$1,500
Imaging Study	\$200
X-ray	\$50

Plan Features

Coverage Waiting Period	None
Continuation of Coverage	Direct Bill is available if you lose eligibility under the Policy (except for non-payment of premium). You may elect to continue coverage under the Direct Bill Plan by making a written request and submitting the first months direct bill premium to LifeMap Assurance Company. Request and payment must be received within 31 days of the date of termination of group coverage.

Limitations & Exclusions

The policy does not cover any loss including, but not limited to:

- Any injury sustained prior to the effective date
- Illness
- Participation in parachuting, bungee jumping or hang gliding sports, or an organized race or speed contest involving motor vehicles of any type
- Service in the armed forces of any country
- Participation of in a felony, riot, or commission of a crime
- Intentionally self-inflicted injuries
- Work-related accidents

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.