

Group Personal Accident Insurance

Accidents happen to the nicest people. While we all try to be careful, things may happen that are beyond our control. And they can be devastating, both physically and financially. You can reduce the strain and drain on your payroll when you want to offer help in a troubled situation.

RepCare Group Personal Accident Insurance is a low-cost group plan that covers accidental death and dismemberment and provides benefits up to \$250,000 and by making it possible for your employees to participate in the RepCare Group Personal Accident Insurance Plan, you enable them to increase their families' security at minimal cost. And they see this added security as another benefit of working for you.

Should disaster strike, Personal Accident Insurance from RepCare pays. Benefits cover loss of life or limb, speech, hearing, sight or paralysis. At minimal cost this protection is as affordable as it is valuable. It is low-cost coverage with maximum value for your premium dollar from the organization that exists to safeguard your success and serve your needs.

PLAN DESCRIPTION

The RepCare Group Personal Accident Insurance Plan is designed to meet the needs of members and their families. It offers complete flexibility and can easily be configured for different size organizations with their various personal and company requirements.

An eligible employee may purchase any amount of insurance coverage from \$20,000 minimum to \$250,000 maximum, in units of \$10,000. A participant may also choose to add family coverage. If there are no dependent children, the spouse is insured for 50 percent of the employee's coverage. If there are eligible children, the spouse is insured for 50 percent and each child for 15 percent. If there is no spouse, but there are eligible children, they are each insured for 15 percent.

The insurance is provided through a group contract with one of the nation's leading insurers, Reliance Standard of Philadelphia, Pennsylvania.

WHAT DOES THE PLAN PAY?

- A cash benefit to the beneficiary of an covered person who dies as the result of a covered accident.
- A cash benefit if an insured person suffers dismemberment or loss of sight as the result of a covered accident.
- A cash benefit for the loss of speech or hearing as the result of a covered accident.

BENEFITS

If injuries result in death, dismemberment or paralysis within one year of the date of the accident, the plan will pay as follows:

Loss of life:

Full benefit amount

Loss of two or more limbs:*

Full benefit amount

Loss of speech or hearing:

Full benefit amount

Quadriplegia:*

Full benefit amount

Loss of one limb:*

One-half benefit amount

Loss of speech or hearing:

One-half benefit amount

Paraplegia or hemiplegia*:*

One-half benefit amount

Loss of thumb and index finger on same hand:

One-quarter benefit amount

The amount, the largest to which you are entitled, is paid for all losses resulting from one accident.

* See definitions.



REPCARE

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Group Personal Accident Insurance (Continued)

COVERAGE

The plan offers full 24-hour protection against accidents anywhere in the world, on or off the job, on business, on vacation or at home. This includes air travel when you or covered family members are flying as passengers, subject to the exclusions described in the certificate.

ELIGIBILITY

All member firms and their full-time salaried employees are eligible for this Personal Accident Insurance. Spouses and unmarried dependent children less than 20 years old (age 23 if a student) are eligible for family coverage.

ENROLLMENT

An employee of a participating firm can be enrolled the first day of any month. A member firm that is not now participating in the plan may enroll on the first day of any month.

CONVERSION PRIVILEGE

Conversion privileges are available to terminating employees and/or dependents who are no longer eligible. The converted policy must be applied for within 31 days from date of termination.

ENROLL TODAY

The sooner you enroll in the RepCare Group Accident Insurance Plan the sooner you can offer your employees this expanded financial security for their families ... and the better you can safeguard your own success. For more detailed information about this or any group plan, contact RepCare.

WHY BUY INSURANCE THROUGH REPCARE?

There are some very sound business reasons for enrolling in a Personal Accident Insurance Group Plan through the RepCare.

You don't have to become an insurance expert in order to negotiate with an insurance company or to administer your plan. You will do business with RepCare, and we represent your interests.

You'll be doing business with an organization that was created to meet the specific needs of manufacturers' representative firms just like yours. RepCare's sole purpose is to serve its members, not to make a profit. We pass the savings on to you!

Our plans provide the maximum value for your premium dollar. We believe you won't get better service anywhere because we know representatives, and we know your specific business needs.

***DEFINITIONS**

- *Hemiplegia: Total paralysis of upper and lower limbs on one side of the body;*
- *Paraplegia: Total paralysis of both lower limbs;*
- *Quadriplegia: Total paralysis of both upper and lower limbs;*
- *Limb: A hand, foot or eye.*

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