



Quick View

Voluntary Accident Insurance

Accident insurance is an excellent benefit for those who have active lifestyles or children involved in sports or other extracurricular activities. The accident plan is designed to pay benefits direct to the policyholder based on treatment received and injuries sustained as a result of a covered accident.

WMHIP

Transforming healthcare together

Prepared for:

Grand Rapids Community College

Benefit Name	Amount	Benefit Name	Amount	Provisions
Urgent Care	\$200	Physical Therapy	\$75 (5)	Off the Job
Appliances (ex. crutches)	up to \$500 (\$150)	Laceration	up to \$200	Over 20 named Benefits
X-Ray	\$100	Concussion	\$500	No limit on the number of accidents
Follow Up Treatment	\$75 (3)	Hospital Admission	\$1,000 (24HR)	20% Organized Athletic Activity Rider
Fractures / Dislocations	up to \$8,000	Hospital Confinement	\$200 (365)	Portable at the same rate

*Fracture Schedule		*Dislocation Schedule	
Coccyx/Rib/Finger/Toe	\$320	Finger/Toe	\$240
Vertebral Processes/Sacrum	\$800	Elbow	\$600
Facial Bones (except teeth)	\$1,200	Wrist	\$750
Upper Arm/Upper Jaw/Skull (Simple)	\$1,400	Lower Jaw	\$900
Lower Jaw/Shoulder Blade/Collar Bone	\$1,600	Hand	\$1,050
Forearm/Hand/Wrist/Foot/Ankle/Kneecap	\$2,000	Foot/Ankle	\$1,200
Leg	\$2,400	Shoulder	\$1,500
Skull (Depressed)	\$3,000	Knee	\$1,950
Pelvis	\$3,200	Hip	\$3,000
Vertebrae/Sternum	\$3,600		
Hip/Thigh	\$4,000		

**open reduction fractures/dislocations will pay at 200% of the listed amount*

Bi-Weekly (24 of 26) RATES	
Employee	\$5.96
Employee + Spouse	\$10.20
Employee + Child(ren)	\$14.78
Family	\$19.02

IMPORTANT – This document only is designed to provide a high level overview of the benefits contained herein and does not contain a comprehensive overview of each plan. Please refer to each benefit brochure for a complete listing of all benefit features, limitations, and exclusions. Where any discrepancy exists, policy language will preside.