

Your Medical Plan has Gaps!

P.A.C.E Ponca Accident Cash Enrichment Plan



Your Employees = Your Family

As a small business owner, you live in the reality of knowing the importance of expense management and the need to be efficient. These are two absolute necessities. While running a business, one of the main objectives usually involves turning a profit. As that business continues to grow, your focus often expands to another key issue: your employees.

Employees are your most valuable asset. Many times they become like members of the family.

High Deductible Health Plans are not the Answer!

Once you have great employees on board, how do you keep them? One way is by offering a good benefits package. Many business owners mistakenly believe they cannot afford to do so. As a result, employees are going without proper medical coverage or purchasing high deductible plans that they really can't afford.

There Is **Something** You Can Do.

Accident insurance is a sensible way for your company to deal with the increasing costs due to many of today's medical plans. Available at affordable group rates, accident insurance allows you to deliver a comprehensive employee benefits package while still protecting your company's bottom line.

- 1 In the event of hospitalization, due to an accident, accident insurance contributes to the satisfaction of deductibles and unforeseen expenses.
- 2 Accident Insurance allows for protection of families in the event of an employee's accidental death
- 3 Benefits are paid for those accidental events that cause serious life changing injury to employees
- 4 Accident insurance will pay in addition to any other insurance which may be in place

24 Hour 365 day Coverage 3 Levels of Benefits

Premiums are paid by you for the benefit of your employees. The cost is typically less than \$10 per employee per month.

The Plans

1. Player

Accident Only Daily Hospital Cash Benefit

\$100 per day of hospital confinement
3 day retro waiting period
180 day maximum benefit payout

Extended Felonious Assault Benefit

\$50,000

Accidental Death

\$25,000

Accidental Dismemberment or Paralysis

Up to \$25,000 maximum benefit

2. Pro

Accident Only Daily Hospital Cash Benefit

\$200 per day of hospital confinement
3 day retro waiting period
180 day maximum benefit payout

Extended Felonious Assault Benefit

\$50,000

Accidental Death

\$50,000

Accidental Dismemberment or Paralysis

Up to \$50,000 maximum benefit

3. All-Star

Accident Only Daily Hospital Cash Benefit

\$500 per day of hospital confinement
3 day retro waiting period
180 day maximum benefit payout

Extended Felonious Assault Benefit

\$50,000

Accidental Death

\$100,000

Accidental Dismemberment or Paralysis

Up to \$100,000 maximum benefit

All benefits are paid in addition to any other insurance plan in place.

The Exclusions

We will not pay Benefits under the Policy for any Injury that is caused by, or results from:

1. Intentionally self-inflicted Injury;
2. Suicide or attempted suicide;
3. War or any act of war, whether declared or not;

4. Service in the military, naval or air service of any country;
5. Illness, disease, bodily infirmity, bacterial or viral infection or medical or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
6. Piloting or serving as a crewmember or riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline;
7. Commission of or attempt to commit a felony or to which a contributing cause was the covered person's engagement in an illegal occupation;
8. Injury sustained or contracted as a consequence of the Insured being legally intoxicated or being under the influence of any narcotic unless administered or consumed on the advice of a Doctor. An Insured is conclusively determined to be legally intoxicated by alcohol if a test, including but not limited to a chemical or breath test, administered in the jurisdiction where the Injury occurred is at or above the legal limit set by that jurisdiction

See policy for full list of plan provisions and exclusions.

Getting a Quote is Easy

Give me a call or e-mail me. Same day quotes.

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