



My Benefits: Financial Protection

MUTUAL of OMAHA



Personal Accident Insurance

Accidents happen every two seconds at home and every nine seconds on the road. Those accidents are expensive as each trip to the emergency room costs an average of \$1,350. Even with medical coverage, additional expenses can quickly add up.

To help you cover the cost of unforeseen events, Mamaroneck is offering you the opportunity to enroll in a Personal Accident Insurance program through Mutual of Omaha.

How does Personal Accident Insurance work?

This policy pays an after-tax lump-sum benefit directly to you within five to seven days of submitting a claim for a covered accident or injury. The plan covers more than 150 forms of medical services, treatments and care for common accidents and injuries, including fractures, hospital admissions or confinements, emergency room treatment, and X-rays.

Who can I cover under this plan?

All eligible employees are able to enroll in coverage for themselves, their spouses and dependent children under the age of 26.

Other features include:

- Coverage is issued on a Guaranteed Issue basis
- It's portable – you can keep the coverage if you leave your job
- Coverage is guaranteed renewable as long as premiums are paid
- Premiums paid through convenient payroll deduction

How do I enroll?

During Open Enrollment, enroll online or by phone.

This benefit is fully paid by the employee through payroll deductions.

See the *How Do I Enroll* section for details.

