



Help keep your bank account healthy while you heal.

Accident Insurance



Newport-Mesa Unified School District

Accident Insurance, which we call Accidental Injury Benefits put money in your pocket in the event of a covered accident, helping alleviate financial stress so you can focus on getting better. Covered incidents include things like broken bones, lacerations, emergency transportation needs and more.



If you have any questions about your benefit options, visit https://nmusd.pasito.ai/r/benefits_package_page

What are Accidental Injury Benefits?

To support your financial well-being, Newport-Mesa Unified School District is offering Accidental Injury Benefits for all eligible part-time employees working 20 hours. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments for a range of accidental injuries and the services incurred as a result. Cash benefits put you in control. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- Childcare
- Utilities
- Groceries
- Medical Expenses

Our Accidental Injury Benefits cover over 200 types of injuries. Here are some commonly covered benefits.

Benefit	Amount
	Plan
X-ray	\$150
Follow-up Care	\$150
Diagnostic Exam	\$400
Initial Physician Visit	\$200
Therapy	\$100
Urgent Care	\$200
Medical Appliance	\$300
Ground Ambulance	\$1,000

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive \$100 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

How Accidental Injury Benefits work:

Jayden's Story¹

Jayden played basketball all through high school and still played as often as he could. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled up and he couldn't stand without feeling dizzy, his friends called an ambulance to transport him to the ER.

He went home with an arm in a cast and instructions on healing from a concussion. It took him some time to recover, but Jayden was able to rest easy. He'd checked the box for Accident insurance, which we call Accidental Injury Benefits, during open enrollment at work. It paid him a cash benefit he used to help cover medical expenses, food and rent while he was recovering.

The plan pays a benefit amount for each covered service as a result of Jayden's accident.

Service	Accident Plan Pays
Ground Ambulance	\$1,000
ER	\$200
X-ray	\$150
CT Scan (Diagnostic exam)	\$400
Wrist Fracture	\$3,000
Accident Follow-up	\$450 (\$150/visit x3)
Chiropractor	\$750 (\$75/visit x10)
Physical Therapy	\$1,000 (\$100/visit x10)
Total	\$6,950



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The Hartford

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THE ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Accident Form Series includes GBD-3300, GBD 3500, GBD-2000, GBD-2300, or state equivalent.

Not available in all states.

In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

¹This case illustration is fictitious and for illustrative purposes only.

Newport-Mesa Unified School District Accidental Injury Benefits

EMERGENCY, HOSPITAL & TREATMENT CARE		PLAN BENEFITS
Accident Follow-Up	Up to 3 visits per accident	\$150
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	Up to \$100
Ambulance - Air	Once per accident	\$2,000
Ambulance - Ground	Once per accident	\$1,000
Blood/ Plasma/ Platelets	Once per accident	\$400
Child Care	Up to 30 days per accident while insured is confined	\$75
Daily Hospital Confinement	Up to 365 days per accident	\$500
Daily ICU Confinement	Up to 30 days per accident	\$750
Diagnostic Exam	Once per accident	\$400
Emergency Dental	Once per accident	Up to \$600
Emergency Room	Once per accident	\$200
Health Screening Benefit	Once per year for each covered person	\$100
Hospital Admission	Once per accident	\$2,000
ICU Admission	Once per accident	\$4,000
Initial Physician Office Visit	Once per accident	\$200
Lodging	Up to 30 nights per accident	\$150
Medical Appliance	Once per accident	\$300
Rehabilitation Facility	Up to 15 days per accident	\$400
Transportation	Up to 3 trips per accident	\$600
Urgent Care	Once per accident	\$200
X-Ray	Once per accident	\$150
SPECIFIED INJURY & SURGERY		PLAN BENEFITS
Abdominal/Thoracic Surgery	Once per accident	\$4,000
Arthroscopic Surgery	Once per accident	\$750
Burn	Once per accident	Up to \$15,000
Burn - Skin Graft	Once per accident for third degree burn(s)	50% of burn benefit
Concussion	Up to 3 per year	\$300
Dislocation	Once per joint per lifetime	Up to \$10,000
Eye Injury	Once per accident	Up to \$750
Fracture	Once per bone per accident	Up to \$10,000
Hernia Repair	Once per accident	\$750
Joint Replacement	Once per accident	\$5,000
Knee Cartilage	Once per accident	Up to \$2,000
Laceration	Once per accident	Up to \$1,000
Ruptured Disc	Once per accident	\$2,000
Tendon/Ligament/Rotator Cuff	Once per accident	Up to \$3,000
Organized Amateur Sports Injury	--	25% of non-catastrophic benefits
CATASTROPHIC		PLAN BENEFITS
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	\$75,000
Common Carrier Death	Within 90 days	\$225,000
Coma	Once per accident	\$15,000
Dismemberment	Once per accident	Up to \$75,000
Home Health Care	Up to 30 days per accident	\$100
Paralysis	Once per accident	Up to \$75,000
Prosthesis	Once per accident	Up to \$4,000



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What are Accidental Injury Benefits?

To support your financial well-being, Newport-Mesa Unified School District is offering Accidental Injury Benefits for all eligible full-time employees working 36 hours. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments for a range of accidental injuries and the services incurred as a result. Cash benefits put you in control. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- Childcare
- Utilities
- Groceries
- Medical Expenses

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Benefit	Amount
	Plan
X-ray	\$100
Follow-up Care	\$100
Diagnostic Exam	\$300
Initial Physician Visit	\$150
Therapy	\$75
Urgent Care	\$150
Medical Appliance	\$150
Ground Ambulance	\$750

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive \$50 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

How Accidental Injury Benefits work:

Jayden's Story¹

Jayden played basketball all through high school and still played as often as he could. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled up and he couldn't stand without feeling dizzy, his friends called an ambulance to transport him to the ER.

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The plan pays a benefit amount for each covered service as a result of Jayden's accident.

Service	Accident Plan Pays
Ground Ambulance	\$750
ER	\$150
X-ray	\$100
CT Scan (Diagnostic exam)	\$300
Wrist Fracture	\$1,500
Accident Follow-up	\$300 (\$100/visit x3)
Chiropractor	\$500 (\$50/visit x10)
Physical Therapy	\$750 (\$75/visit x10)
Total	\$4,350



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Newport-Mesa Unified School District Accidental Injury Benefits

EMERGENCY, HOSPITAL & TREATMENT CARE		PLAN BENEFITS
Accident Follow-Up	Up to 3 visits per accident	\$100
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	Up to \$75
Ambulance - Air	Once per accident	\$1,500
Ambulance - Ground	Once per accident	\$750
Blood/ Plasma/ Platelets	Once per accident	\$300
Child Care	Up to 30 days per accident while insured is confined	\$50
Daily Hospital Confinement	Up to 365 days per accident	\$250
Daily ICU Confinement	Up to 30 days per accident	\$500
Diagnostic Exam	Once per accident	\$300
Emergency Dental	Once per accident	Up to \$300
Emergency Room	Once per accident	\$150
Health Screening Benefit	Once per year for each covered person	\$50
Hospital Admission	Once per accident	\$1,500
ICU Admission	Once per accident	\$3,000
Initial Physician Office Visit	Once per accident	\$150
Lodging	Up to 30 nights per accident	\$125
Medical Appliance	Once per accident	\$150
Rehabilitation Facility	Up to 15 days per accident	\$200
Transportation	Up to 3 trips per accident	\$400
Urgent Care	Once per accident	\$150
X-Ray	Once per accident	\$100
SPECIFIED INJURY & SURGERY		PLAN BENEFITS
Abdominal/Thoracic Surgery	Once per accident	\$3,000
Arthroscopic Surgery	Once per accident	\$500
Burn	Once per accident	Up to \$10,000
Burn - Skin Graft	Once per accident for third degree burn(s)	50% of burn benefit
Concussion	Up to 3 per year	\$200
Dislocation	Once per joint per lifetime	Up to \$8,000
Eye Injury	Once per accident	Up to \$500
Fracture	Once per bone per accident	Up to \$8,000
Hernia Repair	Once per accident	\$500
Joint Replacement	Once per accident	\$2,500
Knee Cartilage	Once per accident	Up to \$1,000
Laceration	Once per accident	Up to \$500
Ruptured Disc	Once per accident	\$1,000
Tendon/Ligament/Rotator Cuff	Once per accident	Up to \$2,000
Organized Amateur Sports Injury	--	25% of non-catastrophic benefits
CATASTROPHIC		PLAN BENEFITS
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	\$50,000
Common Carrier Death	Within 90 days	\$150,000
Coma	Once per accident	\$10,000
Dismemberment	Once per accident	Up to \$50,000
Home Health Care	Up to 30 days per accident	\$75
Paralysis	Once per accident	Up to \$50,000
Prosthesis	Once per accident	Up to \$3,000