



# ACCIDENT & SICKNESS

Workers' Compensation coverage isn't always enough. Between maximum disability limits and coverage gaps—your members could be feeling significant emotional and financial impacts. They take care of others every day, and they deserve to be taken care of, too. Tell your crew that you are protecting them—and their families—with Accident & Sickness coverage from VFIS.

## COVERED BENEFITS

- Death Benefits
  - + Accidental Death
    - Seatbelt
    - Safety Vest
    - Military
  - + Illness Loss of Life
  - + Dependent Child and Education Benefit
  - + Spousal Support and Education Benefit
  - + Memorial
  - + Dependent Elder
  - + Repatriation
- Lump Sum Living Benefits
  - + Accidental Dismemberment and Paralysis

- + Injury, Heart, Illness and Vision Impairment
- + Cosmetic Disfigurement resulting from burns
- + HIV Positive
- Weekly Disability Benefits
  - + Total or Partial Disability
  - + Cost of Living Adjustment (COLA)
- Weekly Injury Permanent Impairment
- Occupational Retraining
- Medical Expense
- Transition
- Felonious Assault
- Home Alteration and Vehicle Modification

## OPTIONAL BENEFITS

- Career Personnel
- Weekly Hospital
- Additional First Week Total Disability
- Coordinated 28 Day Total Disability
- Extended Total Disability
- Long-Term Total Disability
- Weekly Injury Permanent Impairment COLA
- Long-Term Total Disability COLA
- Extra Expense
- 24-Hour or Off-Duty Accidental Death, Dismemberment and Paralysis Benefits
- Special Events
- Organized Team Sports

This is not a workers' compensation insurance policy. The employer does not obtain workers' compensation insurance coverage by purchasing this policy, and if the employer has not elected to obtain workers' compensation insurance coverage, the employer does not obtain those benefits that would otherwise accrue under the workers' compensation laws in this state. The employer must comply with the workers' compensation laws in this state as they pertain to employers that elect not to maintain workers' compensation insurance coverage and the required notifications that must be filed and posted.

800.233.1957 | [vfis.com](http://vfis.com)

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