



ACCIDENT AND SICKNESS PROGRAM COVERAGE OVERVIEW



WHO IS COVERED?

All classes of members, including:

- ☒ Volunteers
- ☒ Paid On-Call Volunteers (less than 25 hours)
- ☒ Junior Members
- ☒ Members in training
- ☒ Auxiliary Members
- ☒ Commissioners, Directors and Trustees
- ☒ Deputized Bystanders (during participation in emergency)
- ☒ Non-Members asked by the organization or auxiliary to assist
- ☒ OPTIONAL: Career Members

WHEN DOES COVERAGE APPLY?

While participating in normal duties such as:

- Firefighting
- Rescue Operations and Ambulance Runs
- Classroom Training
- Meetings/Conventions
- Firematic Events/Contest
- Training Exercises
- Fundraising for Participating Organization
- Official functions intended to further the Participating Organization's business, (e.g., installation dinners)
- Travel to and from all normal duties



**"FIRST ON THE SCENE ...
STILL RESPONDING."®**



A Division of Glatfelter Insurance Group

DEATH BENEFITS

- Death due to either accidental Injury or Illness[‡]
- Seat Belt Benefit
- Dependent Child Benefit (Per Dependent Child)
- Spousal Support Benefit for Widows/Widowers^{*}
- Memorial Benefit paid to Department^{*}
- Heart attack or stroke within 48 hours of emergency response or training^{*}

^{*}Not available in all states. [‡]In New York State, Illness is referred to as Sickness.

OPTIONAL COVERAGES

- 24-Hour Accidental Death and Dismemberment Benefit
- Off-Duty Accidental Death and Dismemberment Benefit
- Current Rosters must be maintained by the department for members covered under the 24-Hour or Off Duty AD&D Benefit

Keep current, properly completed beneficiary cards in your organization's file. Death benefits are paid to those listed on the most recent card or, if not designated, according to the policy terms. An annual review is recommended due to life changes (marriage, divorce, death, etc.). Beneficiary cards are available at vfis.com.

LUMP SUM LIVING BENEFITS

- Accidental Dismemberment
- Vision Impairment
- Permanent Impairment:
 - Injury, Illness[‡] and Heart
- Cosmetic Disfigurement Resulting From Burns
- HIV-Positive Benefit^{*/§}

All of the lump sum benefits listed above are in addition to medical expense benefits or disability income benefits payable under the Policy.

^{*} The HIV-Positive benefit is equal to the Loss of Life benefit.

[§]Not available to the residents of NY State [‡]In New York State, Illness is referred to as Sickness.



MEDICAL EXPENSE BENEFITS *(Medical benefits may vary by state.)*

- Medical Expenses provided for Injury or Illness (including heart attack or stroke during a Covered Activity or directly resulting from participation in a Covered Activity and receiving medical treatment within 48 hours)
- Medical Expenses – Such as:
 - a. Medical, hospital or surgical treatment;
 - b. Home health care;
 - c. Nursing services prescribed and monitored by a physician;
 - d. Postexposure Prophylaxis Protocol (PEP) treatment, when such treatment is advised by the attending physician;
 - e. Infectious Disease screening test(s); and
 - f. Postexposure preventive inoculations as a result of participation in a Covered Activity.
- Cosmetic Plastic Surgery – In addition to medical expense benefit
- Post Traumatic Stress Disorder
- Critical Incident Stress Management Expense Reimbursement
- Family Expense Benefit^{*}

^{*}Not available or an optional Benefit in some states

OTHER BENEFITS

- Continuation of Health Insurance Premium Benefit – Volunteer Members Only
- Transition Benefit – Volunteer Members Only
- Felonious Assault Benefit
- Home Alteration and Vehicle Modification Benefit

OPTIONAL BENEFITS

- Special Events Benefit Rider – Coverage for unique events held by the organization.
- Organized Team Sports Rider - To cover sanctioned league sports.

WEEKLY INCOME AND DISABILITY BENEFITS

TOTAL DISABILITY INCOME

- First Four Weeks - Benefit selected – not coordinated.
- Fifth Week through 260th Week – Benefit equals:
 - Pre-disability wages less other income benefits paid
 - Not to exceed benefit level selected
 - Cost of Living Adjustment (COLA) – Increases benefits each July 1, after 52 consecutive weeks of disability.

PARTIAL DISABILITY INCOME

- First Four Weeks – 50% of the Total Disability selected - not coordinated.
- Fifth Week through 52 Weeks – 50% of the Benefit selected. Benefit equals:
 - Pre-disability wages less other income benefits paid
 - Not to exceed benefit level selected

OCCUPATIONAL RETRAINING BENEFIT*

- Pays for occupational retraining if the Insured becomes Permanently Totally Disabled and a Rehab program is agreed upon.

*Optional Benefit in some states

WEEKLY INJURY PERMANENT IMPAIRMENT* VOLUNTEER MEMBERS ONLY

- Provides a lifetime weekly benefit for Permanent Injury Impairments of 50% or greater.

(Paid in addition to any benefit paid or payable under the Policy)

*Optional Benefit in some states

OPTIONAL COVERAGES

- In-Hospital Weekly Indemnity Benefit
- Additional Disability Weekly Benefit
- Extended Total Disability Benefit (520 weeks)
 - Volunteer Members Only
- Weekly Injury Permanent Impairment COLA
 - Volunteer Members Only



EXCLUSIONS*

Insurer will not cover any loss caused by or resulting from:

- 1) suicide or any attempt at it, while sane or insane; or intentionally self-inflicted injuries while sane;
- 2) injuries that happen while flying except: a) as a passenger on a commercial aircraft; or b) a passenger on any aircraft while taking part in a Covered Activity;
- 3) injuries that happen while flying as a crew member, or during parachute jumps from the aircraft;
- 4) war or any act of war, whether declared or undeclared;
- 5) mental or emotional disorders, except as specifically provided for covered Post Traumatic Stress Disorder;
- 6) treatment of alcoholism or drug addiction and any complications arising therefrom, except loss caused by Injury sustained during and resulting from a Covered Activity;
- 7) illness, except as provided by the policy;
- 8) military service of any state or country;
- 9) any activity in football, field hockey, ice hockey, lacrosse, soccer and boxing; or
- 10) any league sports event, except as covered under the Organized Team Sports Rider.
- 11) Cancer.

*Exclusions vary by state, see actual policy for full details.



Represented by:

Coverage(s) or benefit(s) may not be available in every state or available in each state as described in this Coverage Overview. These descriptions of benefits are intended to provide a summary of benefits available under the VFIS Accident and Sickness program underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. For a detailed explanation of benefits please refer to the Policy. (Policy Series V40001 NUFIC). This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, and termination provisions. For costs and complete details of the coverage(s) contact your agent. Insurance and services provided by member companies of American International Group, Inc. Coverage is subject to actual policy language. For additional information, please visit our website at www.AIG.com.

Underwritten by:

National Union Fire Insurance Company of Pittsburgh, Pa., with
its principal place of business at 175 Water Street, 18th Floor,
New York, NY 10038.



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