

GHS Property & Casualty Insurance Company

*An Occupational Accident Insurance Policy
Underwritten by GHS Property & Casualty Insurance Company – Rated “A-” by A.M. Best*

Product Highlights

- Admitted Policy Form
- Rates calculated based on payroll – 12 month rate guarantee
- Benefit Period Available - 52 weeks, 116 weeks or 156 weeks benefit periods
- Combined Single Limit (CSL) amounts from \$100,000 to \$6,000,000 per person.
- Weekly Accident Disability Benefits (WAD), Accident Medical Benefits and Accidental Death & Dismemberment Benefits (Occupational Disease/Cumulative Trauma is an additional option available).
- Combined deductible amounts available - \$500, \$1,000, \$2,500, \$5,000, \$10,000 or \$25,000 up to \$250,000.
- AD&D has a maximum benefit of \$150,000 – Lump Sum Payment
- Weekly Accident Disability 7 Day Elimination - 75% of average weekly wage up to \$900 maximum.
- Hernia covered as any other injury if the result of an on-the-job injury.
- ERISA Plan included at no additional charge
- Binding Arbitration included at no additional charge.
- ERISA Plan doesn't have a maximum medical limitation. It is aligned with the policy limits.
- Terrorism is included at no additional charge
- Safety Inspection free of charge, if requested by insurance company.
- Maximum payroll any one employee \$62,400.
- Disability must commence within 365 days from the date of injury to receive benefits.
- Prescription Drug Program/Online Claims Access/Bilingual Case Manager
- NO PPO requirement
- Pay On Behalf of claims handling
- Caprock Claims Management (TPA) will handle all balance bills.
- \$10,000,000 Per Occurrence Medical Aggregate
- \$50,000,000 General Policy Aggregate

Additional Coverage's/Policy Available:

- Employers Liability Policy – This policy provides liability coverage's for injures due to accident, cumulative trauma and occupational diseases, while in the scope of employment.
- Defense cost outside policy limits and will not erode the CSL limit
- Defense cost unlimited
- Deductible is reduced or eliminated by benefit payments made by the benefit carrier.
- Deductible options \$1,000 up to \$250,000
- CSL Limit up to \$6,000,000
- Waiver of Subrogation - \$50 each / \$250 blanket
- Alternate Employer Endorsement, where applicable - no additional cost

*Amount of benefit depends on the plan selected.

*Premiums vary with benefit selection.

**See policy for limits and exclusions

Provided by
ACCIDENT INSURANCE SERVICES, INC.