



Town of Mansfield

6 Park Row, Mansfield, Massachusetts 02048

Town of Mansfield EMPLOYEE ACCIDENT OPTION PLUS

When can I sign up?

You are eligible to sign up for permanent life insurance within the first 30 days of employment, at a benefit fair or during a scheduled enrollment period.

Why do I need the Accident Plan if I have health insurance?

Your health insurance will reimburse Hospitals and Doctors for most of your medical expenses. Health insurance does not pay benefits directly to you for other expenses associated with accidents: lost income, co-pays, transportation, hotel, child care, etc.

When does the plan pay?

Benefits are received by the insured due to covered accidents caused either on or off the job.

What types of injuries are covered?

Loss of life, catastrophic loss, loss of limb(s), dislocations, fractures, lacerations, burns, concussions, hospital confinement, intensive care, ambulance benefits and more; they are paid directly to the insured.

Do I have to use the money for things related to medical expenses?

No, benefits are paid directly to the insured with no questions asked.

Can my whole family be covered?

Yes, employee and spouse, employee and children or family plans are available.

Are benefits offset by other coverage?

No, benefits are paid regardless of other coverage.

How much does it cost?

There are different coverable options but an individual policy can cost as low as \$3.89 per week.

Can I keep this policy if I leave employment or retire?

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

Please contact LifePlus Insurance Agency, Inc. with any enrollment questions.
781-837-9222 – fax 781-837-9227

This form is for informational purposes only, please refer to the contract for specific language.