

STATE OF TEXAS FOP ACCIDENT COVERAGE
ALTERNATIVE PLANS OFFERED BY STATE OF TEXAS FOP
PLAN I

ALLSTATE PLAN	AMERICAN PUBLIC LIFE PLAN	COMBINED PLANS
Medical Fee \$ 250	Medical Fee \$ 500	Medical Fee \$ 750
Ambulance Benefit \$ 100/\$200Air	Ambulance Benefit \$1250	Ambulance Benefit \$ 1,350/\$1,450Air
Hospital Confinement \$ 100 per day up to 90 days	Hospital Confinement \$ 75 per day up to 30 days	Hospital Confinement \$ 175 per day
Loss of Life \$ 20,000	Loss of Life \$ 5,000	Loss of Life \$ 25,000
Dismemberment up to \$ 20,000	Dismemberment up to \$ 5,000	Dismemberment up to \$ 25,000
Fractures and Dislocations up to \$ 2,000	Fractures and Dislocations N/A	Fractures and Dislocations up to \$ 2,000
Disability 1 st day coverage 24 hour coverage On/Off the job \$ 600 per month for 6 months	Disability 1 st day coverage 24 hour coverage On/Off the job \$ 600 per month for 12 months	Disability 1 st day coverage 24 hour coverage On/Off the job \$1,200 for 6 months \$ 600 for 12 months
Cost for Employee Only \$ 21.56 per month	Cost for Employee Only \$ 25.80 per month	Cost for Employee Only \$ 47.36 per month

Family coverage is available. If you select the combined option understand that they are two different companies and two different contracts. The benefits will be pay rolled every 2 weeks.

Here are the additional benefits available for extra premium:

Allstate plan has a Sickness Disability Income Rider of \$ 600 per month after 7 days/for 6 months
Cost for Employee is \$ 7.70 extra added to the combined plan

American Public Life plan has a Sickness Disability Income Rider of \$ 600.00 after 14 days/for 3 months
Cost for Employee is \$ 12.90 extra added to the combined plan

You may purchase both Sickness Disability Income Riders from both companies \$ 1,200 paid to you in sickness disability according to waiting periods and monthly maximums

American Public Life plan has a Hospital Admission Rider due to a covered accident
\$ 400.00 benefit upon hospital admission to a hospital
Cost for Employee is \$ 1.80 per month

American Public Life Accident Only Intensive Care Rider benefit period of coverage is \$ 600.00 for a period of 30 days. If you stayed in intensive care for 30 days.
Cost for Employee is \$ 1.80 per month. **If you wanted all the benefits on this page it would be \$ 71.56 per month or \$ 35.78 every two weeks.**

STATE OF TEXAS FOP ACCIDENT COVERAGE
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PLAN II

ALLSTATE PLAN	AMERICAN PUBLIC LIFE PLAN	COMBINED PLANS
Medical Fee \$ 250	Medical Fee \$ 500	Medical Fee \$ 750
Ambulance Benefit \$ 100/\$200Air	Ambulance Benefit \$1250	Ambulance Benefit \$ 1,350/\$1,450Air
Hospital Confinement \$ 100 per day up to 90 days	Hospital Confinement \$ 75 per day up to 30 days	Hospital Confinement \$ 175 per day
Loss of Life \$ 20,000	Loss of Life \$ 5,000	Loss of Life \$ 25,000
Dismemberment up to \$ 20,000	Dismemberment up to \$ 5,000	Dismemberment up to \$ 25,000
Fractures and Dislocations up to \$ 2,000	Fractures and Dislocations N/A	Fractures and Dislocations up to \$ 2,000
Disability 1 st day coverage 24 hour coverage On/Off the job \$ 600 per month for 6 months	Disability 1 st day coverage 24 hour coverage On/Off the job \$ 1,000 per month for 12 months	Disability 1 st day coverage 24 hour coverage On/Off the job \$1,600 for 6 months \$1,000 for 12 months
Cost for Employee Only \$ 21.56 per month	Cost for Employee Only \$ 35.80 per month	Cost for Employee Only \$ 57.36 per month

Family coverage is available. If you select the combined option understand that they are two different companies and two different contracts. The benefits will be pay rolled every 2 weeks.

Here are the additional benefits available for extra premium:

Allstate plan has a Sickness Disability Income Rider of \$ 600 per month after 7 days/for 6 months
Cost for Employee is \$ 7.70 extra added to the combined plan

American Public Life plan has a Sickness Disability Income Rider of \$ 600.00 after 14 days/for 3 months
Cost for Employee is \$ 12.90 extra added to the combined plan

You may purchase both Sickness Disability Income Riders from both companies \$ 1,200 paid to you in sickness disability according to waiting periods and monthly maximums

American Public Life plan has a Hospital Admission Rider due to a covered accident
\$ 400.00 benefit upon hospital admission to a hospital
Cost for Employee is \$ 1.80 per month

American Public Life Accident Only Intensive Care Rider benefit period of coverage is \$ 600.00 for a period of 30 days. If you stayed in intensive care for 30 days.
Cost for Employee is \$ 1.80 per month. **If you wanted all the benefits on this page it would be \$ 81.56 per month or \$ 40.78 every two weeks.**

STATE OF TEXAS FOP ACCIDENT COVERAGE
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PLAN III

ALLSTATE PLAN	AMERICAN PUBLIC LIFE PLAN	COMBINED PLANS
Medical Fee \$ 375	Medical Fee \$ 500	Medical Fee \$ 875
Ambulance Benefit \$ 150/\$300 Air	Ambulance Benefit \$1250	Ambulance Benefit \$ 1,400/\$1,550 Air
Hospital Confinement \$ 150 per day up to 90 days	Hospital Confinement \$ 75 per day up to 30 days	Hospital Confinement \$ 225 per day
Loss of Life \$ 30,000	Loss of Life \$ 5,000	Loss of Life \$ 35,000
Dismemberment up to \$ 30,000	Dismemberment up to \$ 5,000	Dismemberment up to \$ 35,000
Fractures and Dislocations up to \$ 3,000	Fractures and Dislocations N/A	Fractures and Dislocations up to \$ 3,000
Disability 1 st day coverage 24 hour coverage On/Off the job \$ 900 per month for 6 months	Disability 1 st day coverage 24 hour coverage On/Off the job \$ 1,000 per month for 12 months	Disability 1 st day coverage 24 hour coverage On/Off the job \$1,900 for 6 months \$1,000 for 12 months
Cost for Employee Only \$ 31.30 per month	Cost for Employee Only \$ 35.80 per month	Cost for Employee Only \$ 67.10 per month

Family coverage is available. If you select the combined option understand that they are two different companies and two different contracts. The benefits will be pay rolled every 2 weeks.

Here are the additional benefits available for extra premium:

Allstate plan has a Sickness Disability Income Rider of \$ 900 per month after 7 days/for 6 months
Cost for Employee is \$ 11.55 extra added to the combined plan

American Public Life plan has a Sickness Disability Income Rider of \$ 600.00 after 14 days/for 3 months
Cost for Employee is \$ 12.90 extra added to the combined plan

You may purchase both Sickness Disability Income Riders from both companies \$ 1,500 paid to you in sickness disability according to waiting periods and monthly maximums

American Public Life plan has a Hospital Admission Rider due to a covered accident
\$ 400.00 benefit upon hospital admission to a hospital
Cost for Employee is \$ 1.80 per month

American Public Life Accident Only Intensive Care Rider benefit period of coverage is \$ 600.00 for a period of 30 days. If you stayed in intensive care for 30 days.
Cost for Employee is \$ 1.80 per month. **If you wanted all the benefits on this page it would be \$ 95.15 per month or \$ 47.58 every two weeks**

HOUSTON FOP ACCIDENT COVERAGE
ALTERNATIVE PLANS OFFERED BY HOUSTON FOP
PLAN IV

ASSURITY	ALL 3 PLANS COMBINED
Medical Fee \$ 300 \$ 100 if medical services and x-rays are received in the emergency room of a hospital	Medical Fee \$ 975
Ambulance Benefit \$ 200 / \$ 400 Air	Ambulance Benefit \$ 1,600 / \$ 1,950 Air
Hospital Confinement \$ 200 per day up to 60 days	Hospital Confinement \$ 425 per day up to 30 days \$ 350 per day up to 60 days \$ 150 per day up to 90 days
Loss of Life \$ 25,000 On the Job Pays Double if Off the Job If wearing a factory installed seatbelt and or airbag inflated on impact and results in loss of life. Pays an additional; each item \$ 5,000 for each item	Loss of Life \$ 60,000 On the job \$ 85,000 Off the Job “ “ Pays an additional; each item \$ 5,000 for each item \$ 10,000 if you had both in your car
Dismemberment or Loss of Use up to Dismemberment or Loss of Use up to \$ 25,000 On the Job Pays Double if Off the Job	\$ 60,000 On the Job \$ 85,000 Off the Job
Fractures up to \$ 2,500 On the Job Pays Double if Off the Job	Fractures and Dislocations up to \$ 5,500 On the Job \$ 8,000 Off the Job
Disability Loss of Time After 7 day waiting period \$ 300 On the Job for 6 months \$ 600 Off the Job for 6 months	Disability Loss of Time If you purchase all 3 plans you will receive \$ 2,200 for 6 months on the job \$ 2,500 for 6 months off the job \$ 1,000 for the remainder 6 months on/off the job
	Cost for Employee for all 3 plans \$ 89.37 per month \$ 44.69 every two weeks

Additional benefits also included: Benefits Double if accident occurs off the job
Benefits below are all included in the \$ 22.27 per month with Assurity's Plan

Tuition Benefit – if employee dies due to covered accident; 5% of the principal sum per year for up to 4 years for the tuition of the employee's child under the age of 23 for any Institution of Higher Learning pays up to \$ 10,000

Day Care- if employee dies due to covered accident; 5% of the principal sum per year for Daycare up to 4 years for children under the age of 13 pays up to \$ 10,000

Rehabilitation – when prescribed by a doctor, we will pay the Usual, Customary and Reasonable expenses incurred within 2 years of a covered accident that caused employee dismemberment or paralysis pays up to \$ 2,500 Coma benefit- After 30 days in a coma as a result of a covered accident, policy will pay 1% of the principal sum per month, up to 100 months as long as the insured employee is in a coma pays \$ 500 per month.