

# Smith Rowe, LLC's 2024 Open Enrollment Accidental Injury Plan Highlights

- ✓ Coverage is available for the employee, spouse and/or eligible dependent children.
- ✓ Benefits are paid directly to the insured, unless specified otherwise.
- ✓ Most coverage is portable should you leave employment with Smith Rowe. Premiums will not change.
- ✓ These benefits are separate and in addition to any other insurance that you have with other companies.
- ✓ Please review the following benefit highlights and see each specific plan brochure for more benefit details.

## Accident Insurance Off-the-Job

With Accident insurance you gain the advantage of financial protection, thanks to the cash benefits paid directly to you. This coverage can help you pick up what your major medical leaves off for your off-the-job accidental injuries.

### Two coverage levels include benefits for:

- Accidental Death
- Fractures, Dislocations, Burns and Lacerations
- Hospital Confinement due to an accident
- Emergency Room services due to an accident
- Surgeries, Physical Therapy and Rehabilitation Unit Confinements
- Accident Follow-up care
- Up to 4 - \$100 Outpatient Physician Visit Benefits per policy if dependents are included for coverage

Accident Insurance	Employee	Emp/Spouse	Emp/Child	Family
Plan 1	\$3.18	\$4.57	\$6.46	\$8.07
Plan 2	\$4.28	\$6.22	\$8.65	\$10.82

All premiums listed are weekly.

Beginning the week of September 16th Craig Ploch from Worksite Services will be travelling to Smith Rowe LLC jobsites to review, enroll or waive your elections in the benefits listed above. Make plans to meet with us and review your options for Whole Life, Cancer, Accident, Dental, Short-Term Disability, Long Term Disability, Vision, and Hospital Indemnity Insurance. Social Security numbers are required to include coverage for your spouse and dependents for Whole Life Insurance.

Please review the information above and be prepared to ask questions!  
Know what you may be saying “**No**” to.

If you have missed the opportunity to meet with a benefit counselor while on a jobsite, please contact Craig Ploch – 336-908-9810 to enroll by phone or meet with him at the Smith Rowe Family Picnic on October 19th.

**All paperwork required to enroll in new policies or to make changes to any currently active policy must be completed and submitted for processing by October 30th.**