

JATC Apprentice/Journeyman/Instructor Insurance Plan – Benefit Summary

These programs, available through Mass Benefits, are underwritten by Chartis Insurance Company. The Accident Insurance Plan provides insurance for Apprentices and Trainees while attending classes and while traveling to and from classes: (Coverage can also include Directors, Instructors, and Committee Members – can not include office staff).

This year the Local can choose either Primary Coverage or Excess Coverage for each Coverage Option listed below:

Option 1:

- \$25,000 Accident Expense Benefit
(after the first \$25.00 of incurred medical expenses)
- \$25,000 Accidental Death
- \$25,000 for the loss of either two hands, two feet, two eyes, or any combination of any two of the above.
- \$12,500 for the loss of either one hand, one foot, or one eye
- \$400 Weekly Accident Indemnity Benefit
(maximum 52 weeks)

Per Participant Cost: \$26.40 Primary Coverage or \$24.20 Excess Coverage

Option 2:

- \$25,000 Accident Expense Benefit
(after the first \$25.00 of incurred medical expenses)
- \$25,000 Accidental Death
- \$25,000 for the loss of either two hands, two feet, two eyes, or any combination of any two of the above.
- \$12,500 for the loss of either one hand, one foot, or one eye
- \$200 Weekly Accident Indemnity Benefit
(maximum 52 weeks)

Per Participant Cost: \$15.40 Primary Coverage or \$13.20 Excess Coverage

Option 3:

\$25,000	Accident Expense Benefit (after the first \$25.00 of incurred medical expenses)
\$25,000	Accidental Death
\$25,000	for the loss of either two hands, two feet, two eyes, or any combination of any two of the above.
\$12,500	for the loss of either one hand, one foot, or one eye

Per Participant Cost: \$ 9.90 Primary Coverage or \$ 7.70 Excess Coverage

Primary Coverage: No coordination with any other insurance coverage, except workers' compensation. Benefits are paid 100% on a reasonable and customary basis.

Excess Coverage: If medical bills are under \$2,500 for a covered injury, benefits are paid as Primary Coverage. Expenses exceeding \$2,500 are paid on unpaid balance after any other insurance payments are made.

TO PARTICIPATE:

1. Complete the Enrollment Form
2. Mail with Premium Payment to:
Mass Benefits Consultants, Inc.
PO Box 828
Annandale, VA 22003-0828

CONTACT INFORMATION:

Toll-Free: 1-800-221-3083
Attn: Theresa Willett
E-mail: Theresa@massbenefits.com

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