

PTS Services
Voluntary Critical Illness & Accident Coverage
Effective 02/01/2024



Critical Illness Insurance

	<u>Minimum Benefit</u>	<u>Max Benefit</u>
Employee	\$5,000 (Increments of \$5,000 to Max Benefit)	\$15,000
Spouse	\$2,500 (Increments of \$2,500 to Max Benefit)	\$7,500
Dependent	<i>**Spouse Amount Cannot Exceed 50% of Employee Benefit. Children Automatically Covered for 25% of Employee Benefit.**</i>	
Diagnosis	<u>Benefit Amount</u>	
Heart Attack	100% of Benefit	
Stroke	100% of Benefit	
Invasive Cancer	100% of Benefit	
Major Organ Failure	100% of Benefit	
Coronary Artery Disease - Partial Benefit	25% of Benefit	
Skin Cancer - Partial Benefit	\$250	
Wellness Benefit	\$50	
Pre-Existing Condition Limitation	6 Months Treatment Free / 12 Months Insured	
Portability	Yes	
Semi-Monthly Deduction for \$5,000 (Employee Only)		
	\$4.09	Semi-Monthly Deduction for \$5,000 (Employee) \$2,500 (Spouse) \$6.13
Semi-Monthly Deduction for \$10,000 (Employee Only)		
	\$8.18	Semi-Monthly Deduction for \$10,000 (Employee) \$5,000 (Spouse) \$12.26
Semi-Monthly Deduction for \$15,000 (Employee Only)		
	\$12.26	Semi-Monthly Deduction for \$15,000 (Employee) \$7,500 (Spouse) \$18.39
Children are Automatically Covered for NO Additional Cost		

24-Hour Accident Insurance

<u>Benefits</u>	<u>Plan</u>
Coma	\$15,000
Ruptured Disc with Surgical Repair	\$1,500
Eye Injury with Surgical Repair	\$500
Dental Injury	\$500
Fracture	Up to \$10,000
Internal Injury	\$1,500
Burns	Up to \$5,000
Dislocations	Up to \$7,500
Concussion	\$500
Employee Accidental Death	\$25,000
Spouse/Child Accidental Death	\$12,500 / \$6,250
Wellness Benefit	\$50
Employee Semi-Monthly Payroll Deduction	
<i>Employee Only</i>	\$6.94
<i>Employee & Spouse</i>	\$9.78
<i>Employee & Children</i>	\$11.40
<i>Family</i>	\$16.99

**If you choose to enroll outside of your initial enrollment period, you will be required to fill out an Evidence of Insurability/Health Form*
Please download the form from your Ease document library and email to lwilley@acrisure.com*