

## American Income Life Accident Coverage for 4-H & Cooperative Extension

The youth of today are the leaders of tomorrow. 4-H works to develop youth to their full potential, and we're proud to offer specialized medical insurance coverage for their group activities. American Income Life Special Risk Division offers 2 insurance policies for 4-H programs:



- Dollar-a-Year 4-H Club Accident Insurance for a full year of coverage.
- Special Activities Coverage for Accident and Illness for individual events,

Information at:

<http://www.americanincomelife.com/who-we-serve/4-h-insurance>

Or contact the WSU Extension Office for assistance: 659-3209 or 725-4171

### American Income Life 4-H annual \$1 coverage

The Annual Group Accident Policy is an accident policy for all of your group's events. Best of all, you can apply for a year of coverage with a single form. This policy can be renewed annually and is only \$1 per year, per regular member and \$2 for horse members! The Annual Group Accident Policy covers individual 4-H clubs, or country wide 4-H programs.

- Coverage as low as \$1 per person, per year
- Includes incurred medical and surgical treatment, X-rays, hospital confinement, and ambulance expense up to the maximum amount
- Covers dental services incurred within 52 weeks of the accident
- Provides a benefit if death occurs as a result of an accident within 100 days of the accident
- Covers loss of limbs up to a set amount
- Optional volunteer leader coverage available.

### Special Activities Coverage

American Income Life's Special Risk Division can provide insurance coverage for many 4-H activities, including camping, conferences, county fairs, and special events. The Special Activities Coverage for Accident or Illness comes in custom plans with varying amounts of coverage.

Insurance coverage begins for as little as 20 cents per day, per person. This insurance coverage also extends to all members who are with the group, and is accepted by local medical providers. This coverage is a low cost service and easy to administrate. No names are required, just numbers and dates. It also helps promote a trusting relationship between the organization and the parents. Anyone would appreciate avoiding out-of-pocket medical expenses, which can easily exceed the cost of participating in a camp or program. Not leaving families with large medical bills could potentially avoid a nuisance lawsuit. American Income Life's Special Risk Division gives prompt payment of claims because of a commitment to health and safety.

- Coverage starts for as little as 20 cents per person, per day
- Primary, no-deductible coverage is extendable to all members with the group
- Includes incurred medical and surgical treatment, X-rays, hospital confinement, and ambulance expense up to the maximum amount
- Covers loss of limbs up to a set amount
- Covers dental services incurred within 52 weeks of the accident
- Covers medical and hospital expense (up to the maximum amount) for approved illness while this policy is in force
- Provides a benefit if death occurs as a result of an accident within 100 days of the accident
- Covers any 4-H or extension sponsored activity for youth or adults

Accident insurance for groups is also available from other insurers. Search on-line for "group accident coverage."

## AIL Special Activities Coverage Plan Rates

\$8.00 minimum required per event.

Table of Benefits Master policy 717	Option A 20¢ person/day covers up to:	Option B 25¢ person/day covers up to:	Option C 30¢ person/day covers up to:
<ul style="list-style-type: none"> <li>• Medical / surgical treatment</li> <li>• X-ray examinations</li> <li>• Hospital confinement</li> <li>• Ambulance expense</li> </ul>	\$2,500	\$3,000	\$5,000
within 52 weeks of accident			
Dental services incurred within 52 weeks of accident	\$400	\$500	\$1,000
Medical and hospital expense for illness while policy in force	None	\$1,000	\$1,500
<ul style="list-style-type: none"> <li>• Poliomyelitis</li> <li>• Diphtheria</li> <li>• Scarlet Fever</li> <li>• Smallpox</li> <li>• Tetanus</li> <li>• Cerebrospinal Meningitis</li> <li>• Typhoid Fever</li> <li>• Leukemia</li> <li>• Primary Encephalitis</li> </ul>	None	\$3,500	\$5,000
Loss of life within 100 days of resulting accident	\$2,500	\$3,000	\$5,000
Loss of <ul style="list-style-type: none"> <li>• Both hands</li> <li>• Both feet</li> <li>• Total sight of both eyes</li> <li>• One hand and one foot</li> </ul>	\$7,500	\$7,500	\$10,000
within 100 days of accident			
Loss of <ul style="list-style-type: none"> <li>• One hand</li> <li>• One foot</li> <li>• Sight of one eye</li> </ul>	\$2,500	\$2,500	\$5,000
within 100 days of accident			