

## **Cooke School Cover Highlights:**

*The following descriptions cover the basics of each plan.  
Please read actual brochure to see all covered benefits and payment amounts.*



### **Short Term Disability** (coverage starts at \$6.82 per week)

This plan pays a benefit in the event of an accident or sickness, on or off the job, if a policy holder cannot come to work and perform their job function. The policy holder can be paid for a period of six months per incident. The plans also cover pregnancies, (6 weeks for a normal birth and 8 weeks of a Cesarean section). The benefit starts at \$500 per month up to \$5,000 per month and is determined by the applicant's base salary. All benefit amounts are tax free.

### **Accident Indemnity Plan** (coverage starts at \$5.00 per week)

This plan pays direct benefit to you in the event of an accident. From the smallest scrape to a major injury, this plan helps you cover your co-payments, deductibles and other expenses you may have incurred resulting from an accidental injury.

- Go to any medical doctor/facility – Your doctor/pediatrician/E.R./chiropractor etc.
- \$120 for first visit - \$50 for follow-ups and/or physical therapy (per person/per accident)
- \$1500 for first overnight in hospital -- \$250 per day in hospital -- \$650 for ICU
- MRI, EEG, CT scan benefit. – Crutches, braces and prosthetics benefit
- Life insurance Accidental Death Benefit: \$50,000 per adult / \$15,000 per child  
Travel insurance Accidental Death Benefit: \$200,000 per adult / \$30,000 per child
- **ADDITIONAL NEW BENEFITS:**
  - Dislocations \$120-\$4,500**
  - Burns \$135.00- \$13,000**
  - Lacerations \$40.00-\$600.00**
  - Fractures \$150-\$4,000**
  - Surgical Procedures \$250.00 \$1,500**
  - Concussions \$150.00**

### **Cancer Protection Plan** (coverage starts at \$9.69 per week)

Cancer plan pays a direct benefit in the event a family member is diagnosed with cancer. Most of us are not aware of the devastating financial impact associated with this disease.

- First occurrence benefit of \$4,000 upon first diagnosis of internal cancer
- \$600 per week for chemo/radiation (no limit) -- \$200 per day every day in hospital (no limit)
- Skin Cancer \$35.00 - \$400.00
- Surgical benefit (\$100-\$3,400) - unlimited surgeries
- Experimental treatments / Antinausea benefit / Travel expenses
- Hospice / Home health care / Nursing home benefits
- Rebate for annual cancer screening (\$75 per adult / each year)



**Hospital Plan** (coverage starts at \$10.50 per week)

This plan pays a direct benefit to you in the event you are hospitalized. If you are sick or injured and are hospitalized this plan helps recover your co-pay and out of pocket expenses.

- Hospital stays first day \$1500.00 additional days \$50.00 per day (per Person)
- Invasive Diagnostic Exams: Colonoscopy, gastro copy, laryngoscopy etc. pays \$150 per test.
- Physician Visits: 6 per family 3 per individual
- Emergency Room \$150.00 2 times (per year per person)
- Short Stay less than 23 hours \$100.00 2 times per year (per person)
- Ambulance Benefit \$200.00 2 trips per year (per person)
- Laboratory Test and X Ray \$35.00 2 times (per person)

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