

EAOP *Employee Accident Option plus*

Accidents do Happen . . .

Here are a few examples of how Life Insurance Company of Boston and New York's EAOP Accident benefits can work for you and your family if you have an accident.

Your Child At Play . . .

Johnny was playing soccer and was tripped in his pursuit of that perfect shot. His parents rushed him to the Emergency Room where he was treated for a fractured ankle. Johnny was admitted to the hospital for one night. Fortunately, he was covered by Life Insurance Company of Boston and New York's EAOP accident insurance. The benefits his family received under this policy were as follows:



Emergency Room	\$50.00	Ankle Fracture - Open Reduction . . .	\$1,200.00
Hospital Admission	\$1,000.00	Follow-Up Treatment	\$50.00
Hospital Confinement (<i>metro</i>) . .	\$240.00	Physical Therapy - 2 days of treatment . .	\$50.00
Total:			\$2,590.00

You At Home . . .



Susie was out mowing the lawn and accidentally tripped and fell off the curb. She was treated at the Emergency Room for a sizeable cut on her chin and for a fractured wrist. When Susie purchased this accident policy, she also elected the Enhanced Emergency Room Benefit Rider with a \$200.00 additional benefit. The policy paid:

Emergency Room	\$50.00	Laceration Repair (3.5 inches)	\$200.00
Enhanced Emergency Room Benefit Rider	\$200.00	Wrist Fracture - Open Reduction	\$1,200.00
		Follow-up Treatment	\$50.00
Total:			\$1,700.00

On Your Way Home From Work . . .

While driving home from work, Steve was hit by another driver who ran a red light. Steve was rushed by ambulance to the hospital. Steve suffered multiple injuries and incurred significant medical expenses. The policy benefits payable were:



Ambulance	\$100.00	Concussion	\$100.00
Hospital Admission (ICU Admit)	\$2,000.00	Ruptured Spleen (abdominal surgery)	\$1,000.00
ICU Benefit (8 days)	\$4,000.00	Fractured Leg	\$3,200.00
Hospital Confinement (<i>metro</i>) (12 days)	\$2,880.00	Physical Therapy	\$150.00
Blood Benefit	\$300.00	Follow-up Physician Treatment	\$50.00
Total:			\$13,780.00

The benefits of this policy are paid in addition to other insurance coverage you may have. THE CHECK IS MADE OUT TO YOU. This coverage is not intended to replace your primary health insurance.