



**LLOYDMINSTER PUBLIC SCHOOL DIVISION**

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To: LPSD Parents & Families

## **Family Accident Reimbursement Plan - Voluntary Insurance**

Our insurance partner, iA Financial Group, is now offering a new comprehensive accident insurance plan with a critical illness component designed for the whole family.

The Family Accident Reimbursement Plan is ideal for supplementing costs not covered by your provincial health insurance or existing employer extended health and dental plans. Regardless of the size of your family, all eligible family members can be insured under one set monthly rate.

Your coverage also includes a critical illness component, which pays out a lump-sum amount if any of the covered individuals are diagnosed with one of the covered conditions. Plus, the money can be spent however you need. Use it to pay medical expenses, take care of bills or cover income lost due to recovery. That's one less thing to worry about while you or someone in your family recovers from a serious illness.

### **Key Benefits**

#### **Accident Insurance Benefits**

Accident Insurance Benefits are payable if an injury from an accident results in a loss, treatment, or expenses not covered by any existing health plans. Specific benefits covered include:

- A Permanent Total Disability Benefit of \$100,000
- An Accidental Death Benefit of \$20,000

#### **Expense Reimbursement Benefits**

- Dental Benefits – should any of your children require dental treatment resulting from an accident, they can receive coverage for dental work done within 7 years after the accident.
- Hospital Stay Benefits – covers hospital services (including hospital room and other necessary hospital services such as a registered nurse, wheelchairs, casts and prescription drugs)
- Funeral Expense Benefit – up to a maximum of \$5,000

#### **Critical Illness Insurance Benefits**

Tax-free lump-sum payment of up to \$10,000 if an insured is diagnosed with one of the following conditions: