

# PAID

Personal Accident Indemnity Delivery



This is an Off-the-Job Accident Only Insurance Policy

## Why Accident Insurance?

- More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.
- Those who've faced household medical bill problems report struggling to make payments, both for their medical and non-medical bills. 61% say they have been late on a payment for a medical bill, and 56% say they've missed a payment. Similarly 56% report being late and 46% report missing payments for non-medical.

People call them accidents for a reason; they are unplanned and can happen to anyone at the most inopportune times. When an accident affects your livelihood or that of a family member, having a plan for the unexpected can be invaluable. Manhattan Life Assurance's Personal Accident Indemnity Delivery product (PAID) can provide you with a vital piece of that plan. The PAID plan **helps you pay for out-of-pocket expenses** and provides benefits to you or your family for many of the accidents that can happen without warning.

## Why Our Accident Insurance?

Plan benefits include, but are not limited to:

- \$200 Emergency Room Benefit
- \$1,000 Hospital Admission Benefit
- \$200 per day Hospital Confinement Benefit
- \$100 Ambulance Benefit
- \$50,000 Accidental Death Benefit
- \$60 Annual Wellness Benefit
- Burn, Laceration, Dislocation, Fracture Benefits
- Surgical, Lodging, Physical Therapy Benefits and much more!

Employee Rate:  
\$9.70 per pay period  
\*Dependent Coverage Available

We're always eager to help! Please feel free to reach out to one of our benefit specialists with any questions or concerns.



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