



ACCIDENT & SICKNESS

Workers' Compensation coverage isn't always enough. Between maximum disability limits and coverage gaps—your members could be feeling significant emotional and financial impacts. They take care of others every day, and they deserve to be taken care of, too. Tell your crew that you are protecting them—and their families—with Accident & Sickness coverage from VFIS.

COVERED BENEFITS

- Death Benefits
 - + Accidental Death
 - Seatbelt
 - Safety Vest
 - Military
 - + Illness Loss of Life
 - + Dependent Benefit
 - + Spousal Benefit
 - + Memorial
 - + Dependent Elder
 - + Repatriation
 - + Burial and Cremation
- Lump Sum Living Benefits
 - + Accidental Dismemberment and Paralysis
 - + Injury, Heart, Illness and Vision Impairment
 - + Cosmetic Disfigurement resulting from burns
 - + HIV Positive
- Weekly Disability Benefits
 - + Total or Partial Disability
 - + Cost of Living Adjustment (COLA)
- Weekly Injury Permanent Impairment
- Coma Permanent Impairment
- Occupational Retraining
- Medical Expense

- Post-Traumatic Stress Benefit
- Traumatic Incident Benefit
- Transition
- Felonious Assault
- Home Alteration and Vehicle Modification
- Emergency Medical Transportation w/Family Travel
- Dependent Care Expense

OPTIONAL BENEFITS

- Weekly Hospital
- Additional First Week Total Disability
- Coordinated 28 Day Total Disability
- Extended Total Disability
- Long-Term Total Disability
- Weekly Injury Permanent Impairment COLA
- Long-Term Total Disability COLA
- Extra Expense
- 24-Hour or Off-Duty Accidental Death, Dismemberment and Paralysis Benefits
- Organized Team Sports

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