

TO ALL UNISURED INDEPENDENT CONTRACTORS

As an Independent Contractor for the paper, you have the opportunity to enroll in a **24-hour accident insurance program**. This accident insurance program allows you, your spouse and any number of substitutes and/or helpers to purchase coverage for accidental bodily injuries that occur on or off-route*. Benefits available are highlighted below.

- **MEDICAL EXPENSES** payable for doctor's visits, x-rays, emergency room expenses, and in-patient hospital expenses:
 - **ON-ROUTE** coverage **PAYABLE UP TO \$_____**
 - **OFF-ROUTE** coverage **PAYABLE UP TO \$_____**
- **WEEKLY DISABILITY BENEFIT** if injured while on-route only.
- **DISMEMBERMENT BENEFIT** payable for loss of limbs / fingers.
- **ACCIDENTAL DEATH BENEFIT** payable to named beneficiary.
- **PREMIUM COST** is only \$_____ per month, per enrollee.
- **PREMIUM COST MAY BE 100% TAX DEDUCTIBLE** for self-employed independent contractors; consult a tax professional for further details.
- **IC SUBSTITUTES AND HELPERS ARE ELIGIBLE TO ENROLL** for coverage - **IC MUST PAY** for themselves and each substitute / helper enrolled.

Why risk financial loss? As an independent contractor, you are not covered by worker's compensation and even if you have other insurance, deductibles, coinsurance and copayments may apply. If your substitute or helper is injured delivering on your route, will your primary insurance cover their expenses? Out of pocket expenses and substitute / helper coverage are just two reasons to take advantage of this valuable program.

It's simple to enroll. Complete an enrollment card and return it to your District Manager. The premium will be added to your newspaper bill or deducted from your check.

QUESTIONS? Call our McNeil Representative, Britt Berrigan at (607) 428-1550.

**Only off-route coverage is available for substitutes unless enrolled as an IC.*

Insurance benefits described above are administered by McNeil & Co. and underwritten by Arch Insurance Company, with administrative offices in Jersey City, NJ (NAIC #11150). This is a brief description of coverage provided and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy and confirmation of coverage for complete details. Coverage may vary or may not be available in all states. In the event of any conflict between this summary of coverage and the policy, the policy will govern. The policy is a short-term policy, with limited benefits. This insurance is not an alternative or replacement to comprehensive medical or major medical coverage. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.