

3 Things that Every Nurse Should Know About Workers' Comp

(And why it may not be enough when it
comes to occupational accidents)



A sharps injury on the job can be an emotional and confusing time.

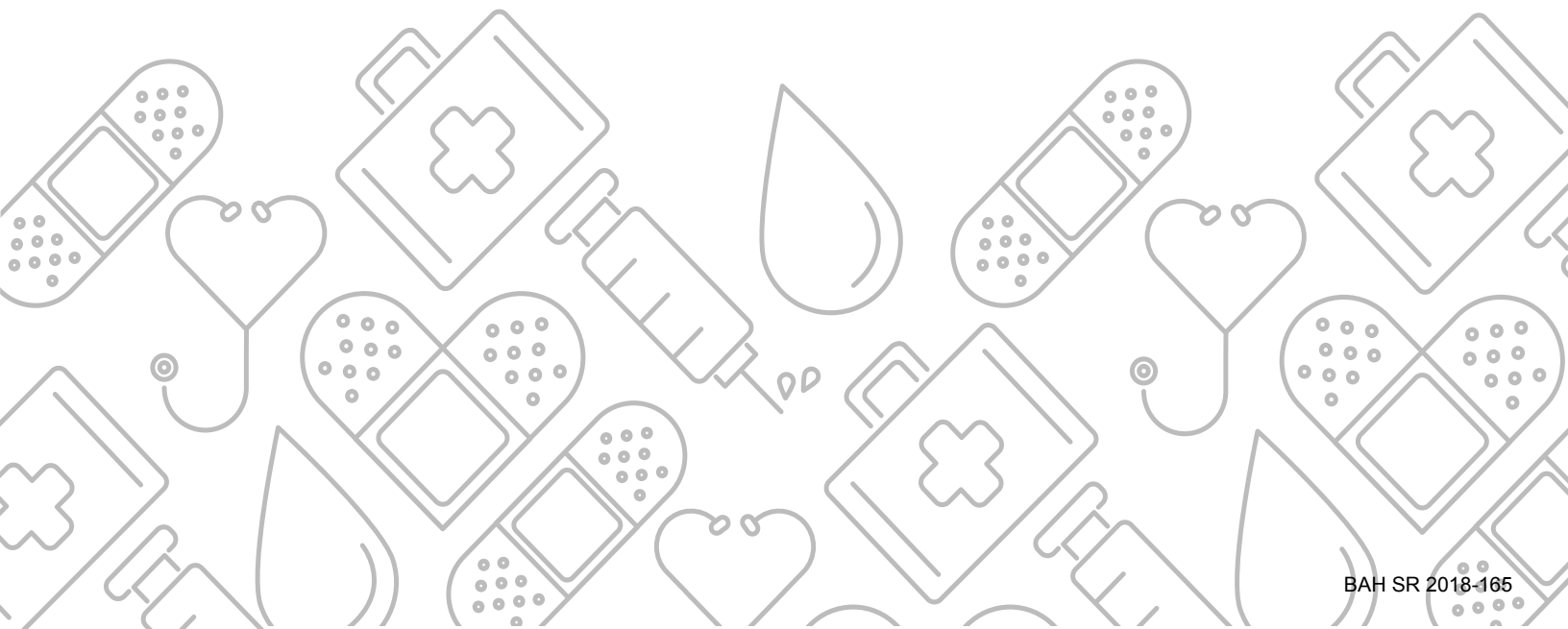
While most nurses' existing Workers' Compensation and Employer Health Insurance plans provide basic levels of coverage during this time, they may fall short when it comes to lost wages and coverage for treatment, which may potentially leave you with out-of-pocket costs.

It's important to understand where coverage gaps may exist.



1

Workers' Comp provides limited benefits





Workers' Compensation
typically only pays 50%-60%
of an average nurse's salary.

In fact, most states limit the maximum
benefit to two-thirds of a worker's salary
and often cap weekly benefit amounts,
regardless of annual salary, leaving some
workers with disproportionately low benefits.

2

Coverage is not universal



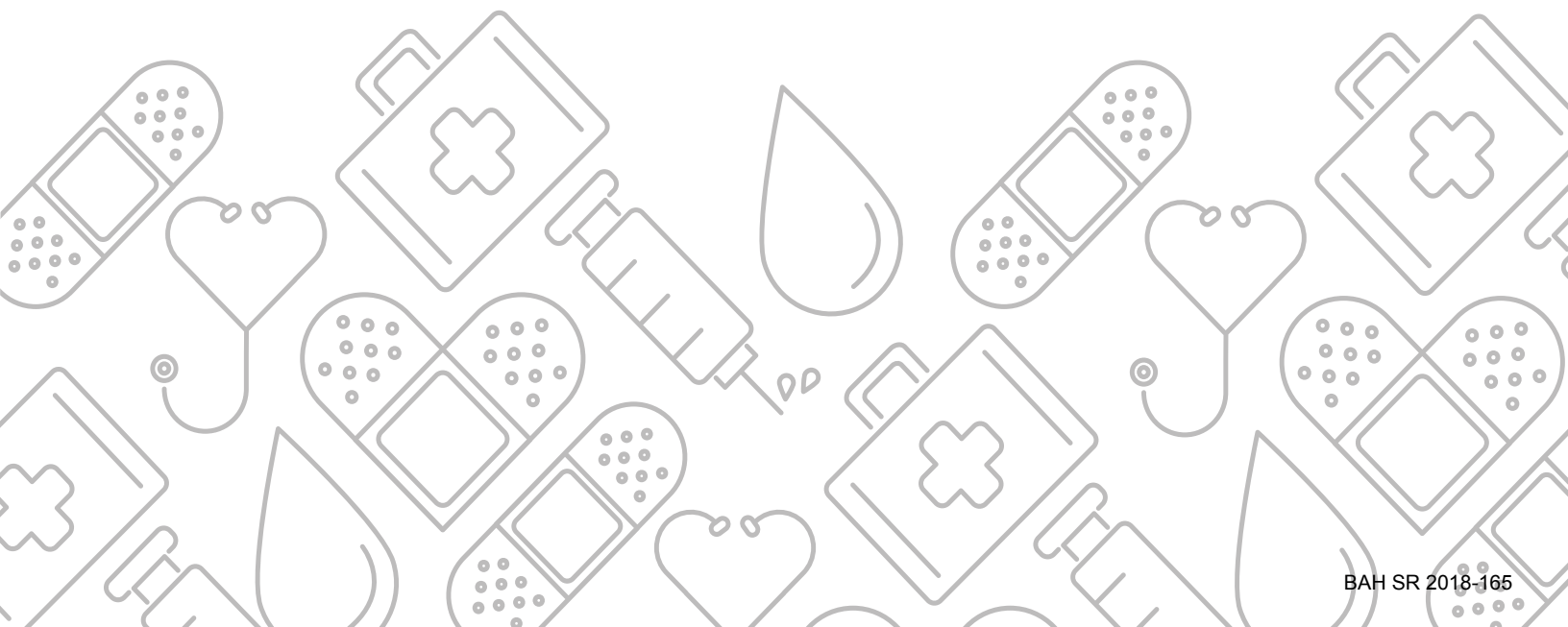


Workers' Compensation laws
vary considerably by state.

Exclusions and exceptions are common,
which may leave some workers without
adequate coverage. And what if you have
multiple jobs or do volunteer work? A
sharp injury while volunteering may not be
covered by the volunteer organization,
and an injury at one job may result
in time off from another.

3

**There may be a
waiting period**





Some states enforce a waiting period during which time wage replacement benefits are not paid.

After the waiting period it may still take weeks before you receive benefits, depending on how quickly your claim is processed and approved, which may potentially leave you to pay medical and household bills out-of-pocket.

Rescue for Nurses may help to fill the gaps



Easy to Understand

If you contract a covered Hepatitis B, Hepatitis C or HIV infection from a sharps-related or other covered incident, as outlined in the policy, you get a \$100,000 benefit. Or, if you are a victim of a covered felonious assault on the job, we will pay you \$250 a day for 10 days if you are hospitalized.



Portable

As an individual benefit, our policy follows you wherever you work, so you are always protected regardless of whether or not your employer provides additional coverage.

Rescue for Nurses provides an extra layer of coverage that may help to fill the gap of lost income during a Workers' Compensation claim period.

Learn more about the advantages of CM&F's Rescue for Nurses:



May be more Budget Friendly than you think

Rescue for Nurses offers plans to suit nearly any budget –unlike many employer-based plans that offer a wide array of benefits, which you may or may not need, and which ultimately drives the cost up.



Flexible

You can use the benefit in whatever way helps the most. Use it to help cover your health insurance deductible, your mortgage, student loans, or your medical treatment.

Learn More





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This is a Limited Benefit Policy.

This is a brief description of coverage provided under policy form series BI-10000P, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Delaware - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.

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