Frequently Asked Questions

What is Boston Mutual Employee Accident Option Plus?

Boston Mutual Employee Accident Option Plus, or E.A.O.P, is an Accident plan that pays scheduled benefits for injuries caused by an on or off-the-job accident. The plan includes 24 hour benefits coverage for hospitalization, surgery, physical therapy, transportation and lodging, accidental death and dismemberment, and more. Benefits are paid directly to the insured, regardless of other coverage.

Who is eligible to participate?

Benefit eligible Dartmouth employees between the ages of 18 and 70 that are working a minimum of 20 hours per week.

Can I cover my spouse and children?

You may cover your Legal Spouse - including Common Law, Same Sex and Domestic Partners between the ages of 18 to 70. Issue ages for eligible children are from birth to 25 years.

Will the plan pay for hospital admission and hospital confinement?

Yes, the plan will pay you $1,000 for hospital admission ($2,000 if immediately admitted into Intensive Care Unit) and $250 per day for up to 365 days for hospital confinement. If you are admitted and confined to Intensive Care, the plan will pay you $500 per day for up to 30 days. Benefits are paid to you regardless of other coverage.

Will the plan pay for fractured bones?

Yes, based on the type of surgery and the bone involved, the plan will pay $25 to $10,000.

Does the Boston Mutual E.A.O.P. plan cover Accidental Death and Dismemberment?

Boston Mutual E.A.O.P. plan will provide $50,000 to $100,000 in death benefit to the insured’s beneficiary when death of an employee or spouse is the result of a covered accident.

The Dismemberment Benefit is paid based on the number of limbs lost and/or the specific limb(s) lost.

What is Extended Loss Accident Coverage?

Boston Mutual can help with severe injuries by providing a benefit for the life-altering loss that result from an accident. Extended loss is an injury that within 365 days of the covered accident results in the total and irrecoverable loss of limbs, sight, hearing or the ability to speak. This benefit is payable after a 365 day elimination period.
**When would my coverage begin?**

Coverage becomes effective at 11:59 PM on the date of the signed application.

**Is this coverage renewable?**

Yes, coverage is guaranteed renewable for life as long as premiums are paid.

**What happens if I change jobs?**

This policy is 100% portable. If you leave your job or retire you can take the policy with you. It will no longer be paid through payroll deduction and the billing will be arranged with you by Boston Mutual.

**Is payment based on the actual charge of the injury or based on the usual and customary charges?**

Benefits are not paid based off of a charge or based on usual and customary schedules. Benefits are paid on a fixed schedule. An example is if the employee or covered member has a closed fracture they would receive a fixed dollar amount depending on the bone fractured.

**Where can I find the fixed schedule details for my policy?**

You will receive your policy in the mail within 4 weeks of enrolling. Within your policy you will have access to detailed information regarding the payment schedule based on specific injuries.

**Does my doctor have to participate in this plan for me to receive benefits?**

There are no network restrictions – you choose your own medical care provider.

**Who do I contact to discuss my policy, place a claim or cancel my policy?**

Please call Winston Benefits directly at 1-855-805-5840. A Winston Benefits Representative will be happy to assist you.