

# Occupational Accident Insurance for Dental & Healthcare Workers

## Get the Facts

- **5.6 million healthcare workers are at risk** of occupational exposure to bloodborne pathogens.<sup>1</sup>
- **More than 1,000 sharps injuries** happen every day, on average.<sup>1,2</sup>
- **At least 50% of sharps injuries** are believed to go unreported.<sup>2</sup>
- **41% of injuries** occur after use and before disposal of a sharp device.<sup>2</sup>
- **75% of workplace assaults** occur in healthcare settings.<sup>3</sup>

<sup>1</sup> <https://www.osha.gov/SLTC/etools/hospital/hazards/sharps/sharps.html>

<sup>2</sup> <https://www.cdc.gov/sharpssafety/pdf/workbookcomplete.pdf>

<sup>3</sup> <https://www.ajmc.com/focus-of-the-week/violence-against-healthcare-workers-a-rising-epidemic>

<sup>4</sup> <https://www.medicalnewstoday.com/articles/323767>

<sup>5</sup> <https://academic.oup.com/ofid/article/5/6/ofy076/4969901>

## Insurance coverage for on-the-job sharps injuries, blood or bodily fluid exposures, and felonious assaults

We know you're already serious about on-the-job safety. But accidents still can happen. Sharps injuries and workplace assaults are some of the biggest occupational hazards that millions of healthcare workers and students face every day.

Each year, there are approximately 385,000 sharps-related injuries to hospital-based healthcare workers alone.<sup>2</sup> These injuries can occur in nearly any healthcare setting including clinics, nursing homes, physician offices, dental offices, and ambulatory settings, and put workers at risk of contracting bloodborne infections such as HIV, Hepatitis B, and Hepatitis C.

These infections can be serious and costly. In fact, Hepatitis C treatment can cost upwards of \$100,000 and may not be covered by health insurance.<sup>4,5</sup>

What's more, studies show that 75% of workplace assaults occur annually in healthcare settings.<sup>3</sup> If you're injured, workers' comp and disability insurance may not be much help. These plans often provide limited benefits (usually two-thirds of an employee's salary), which may result in income gaps after an injury. And if you're an independent nurse contractor or volunteer, you may not be eligible for benefits at all since workers' comp typically doesn't cover 1099 employees or volunteers.

With Vigilance, you're covered if things go awry. Vigilance is designed to help fill the gaps by offsetting the cost of treatment and/or supplementing lost income during a workers' comp claim period.



## Contact

### Roberts Insurance

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Sign up at [www.vigilanceinsurance.com/roberts](http://www.vigilanceinsurance.com/roberts)

## Coverage Overview

| Benefit   | Basic Plan               | Standard Plan            | Enhanced Plan            |
|---|--------------------------|--------------------------|--------------------------|
| Occupational HIV                                    | \$90,000                 | \$115,000                | \$130,000                |
| Occupational Chronic Hepatitis B                    | \$90,000                 | \$115,000                | \$130,000                |
| Occupational Chronic Hepatitis C                    | \$90,000                 | \$115,000                | \$130,000                |
| Infected Needlestick                                | \$750                    | \$1,250                  | \$2,500                  |
| Felonious Assault resulting in Hospital Confinement | \$250 per overnight stay | \$300 per overnight stay | \$300 per overnight stay |



### Occupational HIV, Hepatitis B and Hepatitis C Benefits

If you test positive for a covered HIV, Hepatitis B, or Hepatitis C infection within 180 days of a needlestick, blood or bodily fluid exposure incident, then you may qualify for the benefit.



### Infected Needlestick Benefit

If you experience a needlestick and the patient or source of the exposure is infected with HIV, Hepatitis B, or Hepatitis C at the time of the incident then the policy may pay the benefit shown.



### Felonious Assault Benefit

If you are a victim of a covered felonious assault, you may receive up to \$300/day for up to 10 days.

*(Maximum of 3 Felonious Assault Hospital Confinement Benefits per Policy Year)*

## How We Meet Your Needs

**Receive a lump sum benefit** if you contract a covered HIV, Hepatitis B, or Hepatitis C infection from a covered sharps-related, blood or bodily fluid exposure incident, as outlined in the policy.

**Use the benefit in whatever way helps the most.** Supplement lost income, offset high deductibles, cover household bills, or pay for expensive treatment, which may not be covered by health insurance.

**Benefits pay in addition** to existing health, disability, and workers' comp coverage.

**Coverage travels with you** so you're insured whenever you work or volunteer as a dental or healthcare professional in the U.S.

**May help to fill gaps in workers' comp coverage**, which typically only pays 50%-60% of a nurse's salary, on average.

**Benefits won't change based on your income**—and there's no coordination with other insurance.

**Plans start at less than a dollar a week** and may be more affordable than you think.

This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series BI-10000P, Rider Form Series BI-10005R, BI-10006R and BI-10008R, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) 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. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com).

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.