

Your Group Insurance Leads The Field!

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average allowance for hospital extras in the other companies is \$150-\$180. The Fieldcrest plan pays \$150 plus 75 percent of the balance up to \$1,000. Although our plan is not called a major medical plan, you can see that it is just about the same!

The Fieldcrest schedule of surgical benefits pays a maximum of \$300, plus a separate anesthesia benefit. The surgical maximum for the other companies averaged \$200-\$250, with the anesthesia benefit included in the allowances for surgery or hospital extras.

In addition to the hospital-surgical benefits, the Fieldcrest plan pays \$4 a day up to 70 days for doctors' visits while in the hospital. Only a few of the other companies surveyed had this benefit, and generally, those with the benefit either paid a lesser daily rate or paid it for fewer days, in some instances as few as 31 days.

HURT BUT NOT HOSPITALIZED

One of the most attractive and most used features of the Fieldcrest insurance plan is the Supplemental Accident provision. None of the plans of the other companies surveyed contained as liberal a coverage providing additional benefits for accidental injury to the employee or his dependents.

All of the other plans provide accident benefits in the emergency room of a hospital as an outpatient. They contain the restriction that treatment must be rendered within 24 or 48 hours of the accident.

Fieldcrest's \$300 Supplemental Accident coverage provides benefits for any accident if the treatment is rendered within 90 days of the accident.

The Fieldcrest plan pays the benefit if treatment is rendered in the doctor's office and covers any charges in connection with the accident, even including the cost of prescription drugs, bandages, braces, etc.

When an accident results in hospital confinement, the Supplemental Accident benefit becomes an extra coverage and the additional \$300 is allowed toward charges not covered by the basic Hospital-Surgical-Medical plan.

FULL BENEFITS PAID

Unlike most plans of hospital-surgical insurance, the entire benefits under the Fieldcrest plan are paid regardless of whether the employee or dependent is due benefits from other insurance.

This means that a Fieldcrest employee not only receives 100 percent of his benefits, in addition to any other payments, but also he is spared the frequent long delays in settling claims when more than one insurance company is involved.

COVERAGE NOW!

Under Fieldcrest's "immediate coverage provision," benefits become effective immediately if the employee signs the acceptance card at the time of his employment. (The only exception is the Accident and Health insurance which requires that an employee work at least 15 days before benefits are allowed under this particular coverage.)

However, every other textile insurance plan surveyed had at least a nine-months waiting period before pregnancy benefits are payable and some companies required at least a 10-months waiting period before allowing pregnancy benefits.

Thus, in contrast to many company

insurance plans in which there are waiting periods and various deductibles before benefits can begin, the Fieldcrest plan pays across-the-board, immediately, with no "fine print" provisions that might cause misunderstanding.

ALL ARRANGED TO SERVE YOU AND YOUR FAMILY

This is true because the Fieldcrest group insurance plan was developed specifically for the company's employees and designed to fit their needs. The benefits were arranged to "do the most good for the most people"—to give the greatest protection possible for employees and their families.

The Group Plan is administered by Fieldcrest's own insurance specialists and all claims paid from the General Offices at Eden. There are two reasons for this: (1) the self-administering helps to keep the cost down, and (2) it greatly facilitates the handling of claims. A large percentage of the claims are paid "on the spot," the employee receiving his insurance check when he brings the claim form to the Insurance Department. Claims from outlying locations likewise are handled quickly and efficiently by the Insurance Department at the General Offices.

RETIREES IMPORTANT, TOO

While the Hospital-Surgical-Medical insurance plan meets the needs of active employees and their families, the company's retired employees are kept in mind.

When an employee retires under the pension plan, the employee is given \$1,000 in free life insurance. (Again, the only exception to this is at the North Carolina Finishing Company division.)

Also, Fieldcrest developed a special Medicare Supplement for retired employees. This insurance pays, beyond Medicare, a liberal 75 percent of hospital, surgical and medical charges up to \$1,000 per year or \$2,000 per year, depending on the plan selected by the employee upon retirement. These benefits are payable for the period the retired employee or dependent is hospitalized. Most of the other textile companies have a Medicare Supplement but it is more restrictive, paying certain fixed amounts.

Whether you are an active employee facing the financial problems of sickness and accidents or an older employee living on reduced income, you are protected by Fieldcrest's Group Insurance Plan.

We can all take pride in the fact that our plan is regarded as being at the very top in the textile industry. It can stand on its own in any "crowd" as an up-to-date, sound, well-administered plan providing liberal benefits at the lowest possible cost to employees.

Alexander Named 'Industrial Man Of Year'

J. F. (Jake) Alexander, purchasing agent at the North Carolina Finishing Company division, was recently elected Industrial Man of the Year by the Rowan Industrial Management Club in Salisbury.

Active in many clubs and organizations in the community, Mr. Alexander is chairman of the Rowan County Board of Public Welfare, a member of the Salisbury City Board of Education and chairman of the education committee of the Chamber of Commerce.

He is a member of the Board of Directors for the North Carolina Committee on Social Concern, a former director and vice president of the Salisbury-Rowan Community Service Council, public relations director-co-chairman of the 1968 fund drive for United Negro College fund and vice chairman of the North Carolina Association of Public Welfare board members.



J. F. ALEXANDER