

# Schedule of Benefits<sup>1</sup>

## Accident Insurance Provides 24-Hour Coverage



Benefit	Amount
<b>Initial Care</b>	
<b>Hospital Benefits</b>	
Admission Benefit (per admission)	\$2,000
Confinement Benefit (per day up to 365 days)	\$400
ICU Benefit (per day up to 15 days)	\$600
<b>Emergency Room Treatment</b>	<b>\$200</b>
<b>Ambulance</b>	
Ground	\$200
Air	\$1,000
<b>Initial Doctor's Office Visit</b>	<b>\$100</b>
<b>Lodging</b> (per night up to 30 days per accident)	<b>\$200</b>
<b>Surgery Benefit</b>	
Open, abdominal, thoracic	\$2,000
Exploratory	\$200
<b>Blood, Plasma and Platelets</b>	<b>\$600</b>
<b>Emergency Dental Benefit</b>	
Extraction	\$100
Crown	\$300
<b>Follow-Up Care</b>	
<b>Accident Follow-Up Treatment</b>	<b>\$100</b>
<b>Physical Therapy</b>	
Up to six visits per person per accident	\$50
<b>Appliance</b>	<b>\$200</b>
<b>Transportation</b>	
100+ miles, up to three trips	\$475
<b>Prosthetic Device or Artificial Limb</b>	
More than one	\$2,000
One	\$1,000
<b>Skin Grafts</b>	<b>25% of applicable burn benefit</b>
<b>Catastrophic Accident</b>	
Employee	\$100,000
Spouse <sup>3</sup>	\$50,000
Child	\$50,000

Benefit	Amount
<b>Injuries</b>	
<b>Fractures</b>	
Open reduction	Up to \$10,000
Closed reduction	Up to \$5,000
Chips	25% of applicable closed reduction
<b>Dislocations</b>	
Open reduction	Up to \$8,000
Closed reduction	Up to \$4,000
<b>Laceration</b>	<b>Up to \$800</b>
<b>Burns</b>	
Flat amount for:	
Third-degree 35 or more sq. in.	\$15,000
Third-degree 9-34 sq. in.	\$2,250
Second-degree for 36% or more of body	\$1,125
<b>Concussion</b>	<b>\$200</b>
<b>Eye Injury</b>	
Requires surgery or removal of foreign body	\$400
<b>Herniated Disc</b>	<b>\$800</b>
<b>Loss of Finger, Toe, Hand, Foot or Sight</b>	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight of one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or one toe	\$750
<b>Tendon/Ligament/Rotator Cuff Injury</b>	
Repair of more than one	\$1,200
Repair of one	\$800
Exploratory surgery without repair	\$200
<b>Torn Knee Cartilage</b>	<b>\$1000</b>
Exploratory surgery	\$200

<sup>1</sup>Benefits are payable only as the result of a covered accident. Benefits may vary by state and additional benefits may be available in some states. Most benefits are paid once per person per covered accident unless otherwise noted. <sup>3</sup>In some states, spouse, domestic partner or civil union partner.