Schedule of Benefits¹

Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
Initial Care	
Hospital Benefits	
Admission Benefit (per admission)	\$2,000
Confinement Benefit (per day up to 365 days)	
ICU Benefit (per day up to 15 days)	\$600
Emergency Room Treatment	\$200
Ambulance	
Ground	\$200
Air	\$1,000
Initial Doctor's Office Visit	\$100
Lodging (per night up to 30 days per accident)	\$200
Surgery Benefit Open, abdominal, thoracic	\$2,000
Exploratory	\$2,000 \$200
Blood, Plasma and Platelets	\$600
Emergency Dental Benefit	¢4.00
Extraction	\$100 \$300
Crown	\$ 300
Follow-Up Care	
Accident Follow-Up Treatment	\$100
Physical Therapy	
Up to six visits per person per accident	\$50
Appliance	\$200
Transportation	
100+ miles, up to three trips	\$475
Prosthetic Device or Artificial Limb	
More than one	\$2,000
One	\$1,000
Skin Grafts 25% of a	pplicable
	rn benefit
Catastrophic Accident	
Employee	\$100,000
Spouse	\$50,000
Child	\$50,000
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InjuriesFracturesOpen reductionUp to \$10,000Closed reductionUp to \$5,000Chips25% of applicable closed reductionDislocationsOpen reductionUp to \$8,000Closed reductionUp to \$8,000Closed reductionUp to \$8,000LacerationUp to \$8,000BurnsFlat amount for:Third-degree 35 or more sq. in.\$15,000Third-degree 9-34 sq. in.\$2,250Second-degree for 36% or more of body\$1,125Concussion\$200Eye InjuryRequires surgery or removal of foreign bodyRequires surgery or removal of foreign body\$400Herniated Disc\$800Loss of Finger, Toe, Hand, Foot or SightLoss of one hand, foot or sight of one eye\$1,500Loss of one hand, foot or sight of one eye\$1,500Loss of one hand, foot or sight of one eye\$1,500Loss of one finger or one toe\$750Tendon/Ligament/Rotator Cuff Injury\$1,200Repair of more than one\$1,200Repair of one\$800Exploratory surgery without repair\$200Torn Knee Cartilage\$1000Exploratory surgery\$200	Benefit	Amount	
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5	Exploratory surgery without repair		
Exploratory surgery \$200	Torn Knee Cartilage		
	Exploratory surgery	\$200	

¹Benefits 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. ³In some states, spouse, domestic partner or civil union partner.