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 |
| | . , |



| 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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| Torn Knee Cartilage\$1000 | Repair of one | \$800 | |
| 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.