

Benefits and Amounts

Benefits are paid once per covered person per covered accident, unless otherwise noted.

*Benefit selections must be included or excluded or the same across all sold options.

**Must choose the same rider across all sold options.

¹Up to the amount shown; see Injury Benefit Schedule in this document. Multiple losses from the same injury pay up to the amount shown above.

²Up to the amount shown; see Injury Benefit Schedule in this document. Multiple losses from the same injury pay up to the maximums shown above for each type of repair (Open or Closed Reduction).

Employer Choice	Option 1	Option 1	
Employee Choice	Plan 1	Plan 2	
Accident Coverage Type			
	24-Hour	24-Hour	
Accident Facility Care Benefits			
Initial Hospital Admission	\$1,000	\$1,500	
Daily Hospital Confinement (pays daily)	\$200	\$300	
Intensive Care Unit Confinement (pays daily)	\$400	\$600	
Rehabilitation Unit Confinement (pays daily)*	\$200	\$300	
Accident Injuries Benefits			
Brain Injury Diagnosis	\$300	\$450	
Broken Tooth	\$100	\$150	
Burns (% of body surface) 2 nd Degree	Less than 10%	\$25	\$37.50
	10% to 24%	\$50	\$75
	25% or more	\$250	\$375
3 rd Degree	Less than 10%	\$100	\$150
	10% to 24%	\$500	\$750
	25% or more	\$2,000	\$3,000
Skin Graft (% of Burns Benefit)	50%	50%	
Coma	\$10,000	\$15,000	
Lacerations	With Repair		
	Less than 2"	\$50	\$75
	(total length) 2" to 6"	\$125	\$187.50
	More than 6"	\$250	\$375
	Without Repair	\$50	\$75
Paralysis	1 or 2 Limbs	\$7,500	\$11,250
	3 or 4 Limbs	\$15,000	\$22,500

Accident Treatment and Urgent Care Benefits			
Accident Follow-Up Treatment (pays daily)		\$50	\$100
Accident Physician Treatment		\$100	\$150
Ambulance	Air	\$1,000	\$1,500
	Ground	\$200	\$300
Urgent Care		\$100	\$150
X-ray		\$100	\$150
Emergency Room Services		\$100	\$150
Blood, Plasma or Platelets		\$300	\$600
Eye Injury		\$100	\$200
General Anesthesia		\$100	\$200
Ligament, Rotator Cuff, Tendon or Knee Cartilage Surgery	With Repair	\$500	\$1,000
	Without Repair	\$150	\$300
Miscellaneous Outpatient Surgery		\$100	\$200
Open Abdominal or Thoracic Surgery		\$1,000	\$2,000
Ruptured or Herniated Disc Surgery		\$500	\$1,000
Major Diagnostic Exam Up to		\$100	\$200
Pain Management (Epidural or Nerve Ablation)		\$50	\$100
Treatment, Support and Recovery Benefits			
Companion Non-Local Lodging (pays daily)		\$100	\$200
Medical Equipment		\$125	\$250
Medical Supplies		\$5	\$10
Medication		\$5	\$10
Non-Local Transportation (per trip; 3 times per accident)		\$250	\$500
Post-Accident Common Carrier Transportation		\$200	\$400
Prosthetic Device	1 device	\$500	\$1,000
	2 or more devices	\$1,000	\$2,000
Residence/Automobile Modification		\$500	\$1,000
Therapies (pays daily)		\$30	\$60
Number of days Payable*		6	6
Optional/Additional Rider Benefits			
Dislocation/Fracture Rider ²			
Children Coverage (as a percent of employee)*		100%	100%
Spouse Coverage (as a percent of employee)		100%	100%
Closed Reduction Maximum		\$3,000	\$5,000
Open Reduction Maximum		\$9,000	\$15,000
Avulsion Fracture or Chip Fracture (25% of Closed Reduction)	Up to	\$750	\$1,250
	Partial Dislocation (25% of Closed Reduction)*	Up to	\$750
Stress Fracture (10% of Closed Reduction)	Up to	\$300	\$500
Organized Sports Activity* (Enhances Benefits by)		25%	25%
Enhances Benefits paid under:			
Accident Injuries		Included	Included
Treatment Support and Recovery		Included	Included
Fixed Health Screening Services (pays yearly)**		\$50	\$50

Injury Benefit Schedule*

Benefits amounts for coverage and one occurrence are shown below

*Employee, Spouse and Children receive 100% of the benefit amounts listed.

Dislocation/Fracture Schedule – Employee	Option 1	Option 1
With Closed Reduction	Plan 1	Plan 2
Dislocation*		
Hip Joint	\$3,000	\$5,000
Knee Joint (except Patella)	\$1,200	\$2,000
Bone or bones of the Foot (except toes)	\$1,200	\$2,000
Ankle Joint	\$1,200	\$2,000
Wrist Joint	\$1,050	\$1,750
Elbow Joint	\$900	\$1,500
Shoulder Joint	\$600	\$1,000
Bone or Bones of the Hand (except fingers)	\$450	\$750
Collarbone	\$450	\$750
Two or more Fingers	\$210	\$350
Two or more Toes	\$210	\$350
Kneecap (Patella)	\$150	\$250
Lower Jaw	\$300	\$500
One Finger or One Toe	\$90	\$150
Any Other dislocation not listed above	\$90	\$150

Fracture*		
Hip, Thigh (Femur)	\$3,000	\$5,000
Pelvis (except Coccyx)	\$3,000	\$5,000
Skull Fracture – Depressed (except Bones of the Face or Nose)	\$3,000	\$5,000
Skull Fracture – Non-Depressed (except Bones of the Face or Nose)	\$2,850	\$4,750
Vertebral Body	\$2,250	\$3,750
Vertebral Process	\$2,250	\$3,750
Arm, between Shoulder, Elbow (Humerus)	\$1,650	\$2,750
Shoulder Blade (Scapula)	\$1,650	\$2,750
Leg (Tibia or Fibula)	\$1,650	\$2,750
Ankle	\$1,200	\$2,000
Kneecap (Patella)	\$1,200	\$2,000
Collarbone (Clavicle)	\$1,200	\$2,000
Forearm (Radius or Ulna)	\$1,200	\$2,000
Foot (except Toes)	\$1,050	\$1,750
Hand or Wrist (except Fingers)	\$1,050	\$1,750
Lower Jaw/ Mandible (except Alveolar Process)	\$600	\$1,000
Two or more Ribs, Fingers, or toes	\$450	\$750
Bones of Face (except Nose)	\$450	\$750
Nose	\$450	\$750
Upper Jaw (except Alveolar Process)	\$450	\$750
Sternum	\$450	\$750
One Rib, Finger Or toe	\$210	\$350
Coccyx	\$210	\$350
Any other fracture not listed above	\$210	\$350
Dislocation/Fracture Schedule – Employee	Option 1	Option 1
With Open Reduction	Plan 1	Plan 2
Dislocation*		
Hip Joint	\$9,000	\$15,000
Knee Joint (except Patella)	\$3,600	\$6,000
Bone or bones of the Foot (except toes)	\$3,600	\$6,000
Ankle Joint	\$3,600	\$6,000
Wrist Joint	\$3,150	\$5,250
Elbow Joint	\$2,700	\$4,500
Shoulder Joint	\$1,800	\$3,000
Bone or Bones of the Hand (except fingers)	\$1,350	\$2,250
Collarbone	\$1,350	\$2,250
Two or more Fingers	\$630	\$1,050
Two or more Toes	\$630	\$1,050
Kneecap (Patella)	\$450	\$750
Lower Jaw	\$900	\$1,500
One Finger or One Toe	\$270	\$450
Any Other dislocation not listed above	\$270	\$450

Fracture*		
Hip, Thigh (Femur)	\$9,000	\$15,000
Pelvis (except Coccyx)	\$9,000	\$15,000
Skull Fracture – Depressed (except Bones of the Face or Nose)	\$9,000	\$15,000
Skull Fracture – Non-Depressed (except Bones of the Face or Nose)	\$8,550	\$14,250
Vertebral Body	\$6,750	\$11,250
Vertebral Process	\$6,750	\$11,250
Arm, between Shoulder, Elbow (Humerus)	\$4,950	\$8,250
Shoulder Blade (Scapula)	\$4,950	\$8,250
Leg (Tibia or Fibula)	\$4,950	\$8,250
Ankle	\$3,600	\$6,000
Kneecap (Patella)	\$3,600	\$6,000
Collarbone (Clavicle)	\$3,600	\$6,000
Forearm (Radius or Ulna)	\$3,600	\$6,000
Foot (except Toes)	\$3,150	\$5,250
Hand or Wrist (except Fingers)	\$3,150	\$5,250
Lower Jaw/ Mandible (except Alveolar Process)	\$1,800	\$3,000
Two or more Ribs, Fingers, or toes	\$1,350	\$2,250
Bones of Face (except Nose)	\$1,350	\$2,250
Nose	\$1,350	\$2,250
Upper Jaw (except Alveolar Process)	\$1,350	\$2,250
Sternum	\$1,350	\$2,250
One Rib, Finger Or toe	\$630	\$1,050
Coccyx	\$630	\$1,050
Any other fracture not listed above	\$630	\$1,050