

Accident Plans

ACCIDENT BENEFIT (Limited to 5 Accidents Per Year)

PLAN 1

PLAN 2

PLAN 3

Initial Accident Treatment

Emergency Room, 1 Per Accident	\$100	\$100	\$100
Urgent Care Facility, 1 Per Accident	\$50	\$50	\$50
Physician Office, 1 Per Accident	\$25	\$25	\$25

Follow-Up Care

Inpatient Surgery, 1 Per Accident	\$2,000	\$2,000	\$2,000
Outpatient Surgery, 1 Per Accident			
Tier 1 - Physician's Office	\$500	\$500	\$500
Tier 2 - Hospital or Surgical Center	\$1,000	\$1,000	\$1,000
Exploratory Surgery (Percent of Outpatient Surgery)	25%	25%	25%
General Anesthesia, 1 Per Accident	\$250	\$250	\$250
Outpatient Therapy, 5 Days Per Accident	\$25	\$25	\$25
Durable Medical Equipment, 1 Prescribed Devices Per Accident			
Tier 1	\$10	\$10	\$10
Tier 2	\$50	\$50	\$50
Tier 3	\$200	\$200	\$200
Prosthetic Device, 1 Per Accident	\$500	\$500	\$500
Physician's Follow-Up, 3 Per Accident	\$50	\$50	\$50
Prescription Drugs, 3 Prescriptions Per Accident	\$10	\$10	\$10

Dislocations - Closed Reduction

Minor	\$1,000	\$1,000	\$1,000
Moderate	\$2,000	\$2,000	\$2,000
Major	\$3,000	\$3,000	\$3,000
Open Reduction	2x	2x	2x
Partial Dislocations	25%	25%	25%

Accident Plans

ACCIDENT BENEFIT Cont. (Limited to 5 Accidents Per Year)	PLAN 1	PLAN 2	PLAN 3
Fractures - Closed Reduction			
Minor	\$1,000	\$1,000	\$1,000
Moderate	\$2,000	\$2,000	\$2,000
Major	\$3,000	\$3,000	\$3,000
Open Reduction	2x	2x	2x
Chip Fracture	25%	25%	25%
Accidental Death, Dismemberment & Catastrophic Benefits*			
Accidental Death	\$25,000	\$25,000	\$25,000
Accidental Death Common Carrier	\$50,000	\$50,000	\$50,000
Accidental Dismemberment			
Loss of Both Hands, Loss of Both Feet, or Loss of One Hand and One Foot	\$10,000	\$10,000	\$10,000
Loss of One Hand or Loss of One Foot	\$5,000	\$5,000	\$5,000
Partial Dismemberment			
Loss of One or More Fingers or Toes	\$500	\$500	\$500
Partial Amputation of Finger or Toe	\$250	\$250	\$250
Catastrophic Loss			
Loss of Sight in Both Eyes	\$10,000	\$10,000	\$10,000
Loss of Sight in One Eye	\$2,500	\$2,500	\$2,500
Loss of Hearing in Both Ears	\$10,000	\$10,000	\$10,000
Loss of Hearing on One Ear	\$2,500	\$2,500	\$2,500
Loss of Speech	\$2,500	\$2,500	\$2,500

*Spouse benefits are 50% and child(ren) benefits are 25% of the Accidental Death, Dismemberment and Catastrophic benefits.