

Plan Highlights

Voluntary Group Accident Insurance



SCHEDULE OF BENEFITS

	Plan B
Emergency Care Benefits	
Ambulance Transportation	\$150 Ground, \$750 Air
Emergency Treatment	\$200
Diagnostic Examination (once per covered accident)	\$200
Initial Physician Office Visit(once per covered accident)	\$75
General Treatment Benefits	
Initial Hospital Admission(once per covered accident)	\$1,000
Initial ICU Hospital Admission	\$1,500
Hospital Confinement per day	\$250, 365 days max
ICU Confinement per day	\$500, 30 days max
Rehabilitation Facility Confinement	\$100/day, 30 days max
Follow-up Physician Office Visit (once per covered accident)	\$75
Transportation(more than 100 miles, 3 roundtrips max)	\$450
Lodging (for 1 person, more than 100 miles from residence)	\$150/30 days max
Paralysis Benefits	
Paralysis Benefits	\$15,000 quadriplegia;\$7,500 paraplegia/hemiplegia
Surgery Benefits	
Surgery Benefits	\$150 for Exploratory no repair; \$450 for Knee Cartilage; \$1,500 for Abdominal or Thoracic; \$750 for Ruptured Disc; Up to \$900 Tendon, Ligament, or Rotator Cuff
Transitional Benefits	
Medical Appliance	\$150
Prosthesis	\$1,500 for two or more, \$750 for one
Physical Therapy	\$35 per session, up to 6 sessions
Specific Covered Injury & Treatment Benefits	
Fractures	Up to \$7,500 for certain surgical repair; Up to \$3,750 for non-surgical; Chip:25% of non-surgical full fracture benefit; Multiple:100% of highest sustained fracture
Dislocations	Up to \$4,800 for surgical; Up to \$2,400 for non-surgical; Partial- 25% of non-surgical full dislocation; Multiple-100% of highest dislocation benefit
Blood/Plasma/Platelets	\$300
Burns	Up to \$1,600 for 2nd degree burns; Up to \$12,800 for 3rd degree burns; Skin Graft- 25% of benefit payable for Burns
Coma	\$7,500
Concussion	\$150
Dental Injury	\$300 for Crown; \$75 for Extraction
Eye Injury	\$150 for removal of foreign object; \$300 for surgical repair
Lacerations	Up to \$600
Accidental Death & Dismemberment Benefits	
Accidental Death	Employee: \$50,000 Spouse: \$25,000 Child: \$10,000 per child
Common Carrier	100% of Accidental Death Benefit
Accidental Dismemberment	
Single Loss- hand/foot/arm/Leg/sight in one eye/hearing in one ear	50% of Accidental Death Benefit
Catastrophic Loss- 2+ losses (except thumb, finger or toe)	100% of Accidental Death Benefit
Thumb/Finger/Toe	\$500-\$1500
Catastrophic Loss of Speech	100% of Accidental Death Benefit
Wellness (Health Screening) Benefit	
Wellness (Health Screening) Benefit	\$75