

**Accident benefit overview (offering 1.04)**

This coverage provides cash benefits, per insured, per accident, if injured in a covered accident. The types of injuries covered and the benefits for each are outlined below.

Emergency Care Benefits	Plan 1
Ambulance / Air ambulance transportation within 90 days of the accident	\$225 / \$1,125
Initial care visit within 60 days of the accident	\$75
Emergency care treatment within 72 hours of the accident	\$150
Major diagnostic exam within 60 days of the accident	\$150
X-ray within 60 days of the accident	\$30 at initial visit

Fracture Benefits†	Plan 1
Ankle, arm (elbow to wrist), elbow, foot (except toes), hand (except fingers), kneecap, rib, shoulder blade, vertebral process, wrist	\$450
Arm (shoulder to elbow), bones of the face, nose, upper jaw	\$875
Coccyx, collarbone, lower jaw, sternum	\$525
Finger, toe	\$100
Leg (knee to ankle), pelvis, skull nondepressed, vertebral body	\$1,750
Hip, leg (hip to knee)	\$2,625
Skull depressed	\$3,500
Chip fractures	25% of fracture benefit
Surgical treatment of any of the above fractures	2x nonsurgical amount

†Fracture benefits listed are nonsurgical. Fracture must occur within 90 days of the accident, and benefits have a combined limit of 2 times the highest fracture benefit payable.

Dislocation Benefits†	Plan 1
Ankle, collarbone (sternoclavicular), foot (except toes)	\$875
Collarbone (acromio and separation), elbow, hand (except fingers), lower jaw, shoulder, wrist	\$450
Finger, toe	\$100
Hip	\$2,625
Knee (except kneecap)	\$1,750
Partial dislocation	25% of dislocation benefit
Surgical treatment of any of the above dislocations	2x nonsurgical amount

†Dislocation benefits listed are nonsurgical. Dislocation must occur within 90 days of the accident, and benefits have a combined limit of 2 times the highest dislocation benefit payable.

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Specific Injury Benefits	Plan 1
Blood, plasma, platelets within 90 days of the accident	\$375
2nd or 3rd degree burns within 72 hours of the accident	\$100 - \$10,000
Skin grafts	Additional 25% of the burn benefit
Severe traumatic brain injury within 90 days of the accident	\$5,000
Concussion within 72 hours of the accident	\$150
Dental crown / Dental extraction within 7 days of the accident	\$150 / \$75
Eye (removal of foreign body) within 90 days of the accident	\$150
Eye (surgical repair) within 90 days of the accident	\$300
Laceration within 72 hours of the accident	\$35 - \$400
Surgical Benefits†:	
Arthroscopic or hernia	\$150
Open abdominal or thoracic	\$1,500
Cranial	\$1,125
Repair of ligaments, tendons, rotator cuff, knee cartilage, ruptured disc	\$750
Other surgical repair under general anesthesia	\$225
Other surgical repair under conscious sedation	\$125

†Must occur within 180 days of the accident, and surgical benefits have a combined limit of 2x the highest surgical benefit payable.

Hospital & Ongoing Care Benefits	Plan 1
Hospital admission within 180 days of the accident	\$1,000
Intensive care admission within 30 days of the accident	\$1,500
Hospital confinement within 180 days of the accident up to 365 days	\$200 per day
Intensive care unit confinement within 30 days of the accident, up to 15 days	\$400 per day
Physician follow-up care within 365 days of the accident	\$75 per visit, up to 2 visits
Alternate care and rehabilitative confinement within 180 days of the accident, up to 180 days	\$150 per day
Occupational, physical and chiropractic therapy within 365 days of the accident	\$35 per visit, up to 6 visits
Pain management	\$75 per treatment, up to 1 treatment(s)
Medical mobility devices (cane, crutches, knee walker, walker, walking boot, other) within 365 days of the accident, up to 3 devices	\$75 per device
Wheelchair: expected use less than 1 year / expected use greater than 1 year within 365 days of the accident	\$150 / \$300
Prosthesis up to 365 days of the accident	\$750 per device, per limb

Recovery Assistance Benefits	Plan 1
Family care (adult/child) within 90 days of the accident	\$75 per Adult/Child
Companion Lodging within 90 days of the accident, up to 30 nights, 100+ miles from home	\$150 per night
Transportation up to 3 trips, 100+ miles from home	\$300 per trip

Child Sports Injury Benefits	Plan 1
Child Injury	Additional 25%

Accidental Death & Dismemberment Benefits	Plan 1
Accidental death:	
Employee/Member	\$25,000
Spouse	\$10,000
Child	\$5,000
Common carrier accident	2x benefit amount
Transportation of remains 100+ miles from home	\$5,000
Education / spouse training	10% / 10% of accidental death benefit
Modification to home or automobile	\$1,000
Loss of hand, foot, arm, leg, eye, or hearing in one ear	\$5,000
Loss of any one finger, thumb, or toe	\$250
Loss of sight in both eyes, hearing in both ears, speech, both arms, both legs, arm and leg, paraplegia, hemiplegia, loss of arms and both legs, quadriplegia	\$10,000

†Must occur within 365 days of the accident.

Moving Vehicle Benefits	Plan 1
Motor Vehicle: Injury / death	\$100 / \$2,500
Safe driver: seatbelt, airbag	Additional 25% of injury or death benefit
Safe rider: motor vehicle helmet	Additional 25% of injury or death benefit
Safe rider: other helmet (bicycle, scooter, skateboard, etc.)	\$100

### Key accident coverage highlights

- Premiums remain the same for employees of all ages
- No medical questions or proof of good health (evidence of insurability) is required for employees to receive coverage
- Cash benefits paid directly to the insured in addition to any medical benefit received
- Coverage your employees can keep if they ever leave your company
- Survivor portability for spouse and children of a deceased employee
- Provide additional protection—benefits are available to help protect children under 18 who experience an accident during an organized sports activity
- The policy pays multiple cash benefits for each injury and covered treatment when an insured individual sustains more than one injury in the same accident

### Limitations and exclusions

This accident policy will not cover losses caused by or as a result of

- suicide, attempted suicide, or any intentionally self-inflicted injury; voluntary intake or use by any means of any drugs, poison, gas, or fumes, except when prescribed or administered by a physician and taken in accordance with the physician's instructions; committing or attempting to commit a felony; war or any act of war, declared or undeclared; driving a vehicle while intoxicated, as defined by the jurisdiction where the accident occurred; cosmetic or elective surgery; being incarcerated in any type of penal or detention facility.

**This is not a complete list; additional limitations may be found in the policy and variations by state may apply.**