

OFF-THE-JOB BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted

BASE POLICY BENEFITS		PLAN 1	PLAN 2
Initial Hospital Confinement (pays once/year)		\$1,000	\$1,500
Daily Hospital Confinement (pays daily)		\$200	\$300
Intensive Care (pays daily)		\$400	\$600
RIDER BENEFITS		PLAN 1	PLAN 2
Accident Treatment and Urgent Care Rider			
Ambulance	Ground	\$200	\$300
	Air	\$600	\$900
Accident Physician's Treatment		\$100	\$150
X-ray		\$200	\$300
Urgent Care		\$100	\$150
Dislocation or Fracture Enhanced Rider ⁴			
Open Reduction (300% of Closed Reduction)		\$12,000	\$18,000
Closed Reduction		\$4,000	\$6,000
Avulsion and Chip Fracture (25% of Closed Reduction)		\$1,000	\$1,500
Stress Fracture (10% of Closed Reduction)		\$400	\$600
Emergency Room Services Rider		\$200	\$300
Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider (pays daily)		\$50	\$50
Accidental Death, Dismemberment ⁴ and Functional Loss ⁴ Rider			
Common Carrier Accidental Death (fare-paying passenger)		\$100,000	\$150,000
BENEFIT ENHANCEMENT RIDER		PLAN 1	PLAN 2
Accident Follow-Up Treatment (pays daily)		\$100	\$150
Lacerations		\$100	\$150
Burns	< 15% body surface	\$200	\$300
	15% or more	\$1,000	\$1,500
Skin Graft (% of Burns Benefit)		50%	50%
Brain Injury Diagnosis		\$600	\$900
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/year)		\$200	\$300
Paralysis (pays once)	Paraplegia	\$15,000	\$22,500
	Quadriplegia	\$30,000	\$45,000
Open Abdominal or Thoracic Surgery		\$2,000	\$3,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$1,000	\$1,500
	Exploratory	\$300	\$450
Ruptured Spinal Disc Surgery		\$1,000	\$1,500
Eye Surgery		\$200	\$300
General Anesthesia		\$200	\$300
Blood and Plasma		\$600	\$900
Appliance		\$250	\$375
Medical Supplies		\$10	\$15
Medicine		\$10	\$15
Prosthesis	1 device	\$1,000	\$1,500
	2 or more devices	\$2,000	\$3,000
Physical, Occupational or Speech Therapy (pays daily)		\$60	\$90
Rehabilitation Unit (pays daily)		\$200	\$300
Non-Local Transportation		\$500	\$750
Family Member Lodging (pays daily)		\$200	\$300
Post-Accident Transportation (pays once/year)		\$400	\$600
Broken Tooth		\$200	\$300
Residence/Vehicle Modification		\$1,000	\$1,500
Pain Management (Epidural Injection)		\$100	\$150
Miscellaneous Outpatient Surgery		\$200	\$300

⁴Up to amount shown; see Injury Benefit Schedule on page 5. Multiple losses from same injury pay only up to amount shown above.



Monthly Premiums

Plan 1 Plan 2

Member	\$9.09	\$12.51
Member + Spouse	\$15.92	\$21.94
Member + Child(ren)	\$21.00	\$29.27
Family	\$28.46	\$39.31

Enroll Now!

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.

*Covered children get 50% of the amount shown



DISLOCATION*	REDUCTION**	PLAN 1	PLAN 2
Hip joint	Open	\$12,000	\$18,000
	Closed	\$4,000	\$6,000
Knee or ankle joint [^] , bone or bones of the foot [^]	Open	\$4,800	\$7,200
	Closed	\$1,600	\$2,400
Wrist joint	Open	\$4,200	\$6,300
	Closed	\$1,400	\$2,100
Elbow joint	Open	\$3,600	\$5,400
	Closed	\$1,200	\$1,800
Shoulder joint	Open	\$2,400	\$3,600
	Closed	\$800	\$1,200
Bone or bones of the hand [^] , collarbone	Open	\$1,800	\$2,700
	Closed	\$600	\$900
Two or more fingers or toes	Open	\$840	\$1,260
	Closed	\$280	\$420
One finger or toe	Open	\$360	\$540
	Closed	\$120	\$180
FRACTURE*	REDUCTION**	PLAN 1	PLAN 2
Hip, thigh (femur), pelvis ^{**}	Open	\$12,000	\$18,000
	Closed	\$4,000	\$6,000
Skull ^{**}	Open	\$11,400	\$17,100
	Closed	\$3,800	\$5,700
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	Open	\$6,600	\$9,900
	Closed	\$2,200	\$3,300
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	Open	\$4,800	\$7,200
	Closed	\$1,600	\$2,400
Foot ^{**} , hand or wrist ^{**}	Open	\$4,200	\$6,300
	Closed	\$1,400	\$2,100
Lower jaw ^{**}	Open	\$2,400	\$3,600
	Closed	\$800	\$1,200
Two or more ribs, fingers or toes, bones of face or nose	Open	\$1,800	\$2,700
	Closed	\$600	\$900
One rib, finger or toe, coccyx	Open	\$840	\$1,260
	Closed	\$280	\$420
LOSS		PLAN 1	PLAN 2
Life, hearing, speech, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg		\$40,000	\$60,000
One eye, hand, arm, foot, or leg		\$20,000	\$30,000
One or more entire toes or fingers		\$4,000	\$6,000

[^]Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers).

^{**}Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers).

Lower jaw (except alveolar process). ^{**}Avulsion & Chip fracture pays 25% of the Closed Reduction amount.

Stress fracture pays 10% of the Closed Reduction amount.