

## Plan Details - Accident fixed-benefit coverage

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The Accident fixed-benefit plan pays cash benefits when injuries, medical treatment or death result from an accident.

Two base-policy options are available:

- **Off the Job Accident fixed-benefit**, which covers accidents that occur apart from the primary insured's job
- **24-Hour Accident fixed-benefit**, which provides on- and off-the-job accident coverage

Accident Benefit Examples	Level 1	Level 2
<b>Treatment</b> (emergency room, urgent care or doctor's office)	\$100 adult/\$50 child	\$100 adult/\$50 child
<b>Follow-up Treatment</b>	\$25	\$35
<b>Ambulance</b> (ground/air)	\$150/\$1,000	\$200/\$1,500
<b>Hospitalization</b>	\$250/day	\$300/day
<b>ICU Confinement</b>	\$500/day	\$500/day
<b>Lodging</b>	\$100/night	\$125/night
<b>Blood/Plasma/Platelets</b>	\$150	\$200
<b>Major Diagnostic Exams</b>	\$200	\$200
<b>Physical Therapy</b>	\$25/day	\$35/day
<b>Prosthesis</b>	\$500	\$750
<b>Rehabilitation Unit</b>	\$100/day	\$150/day
<b>Concussion</b>	\$100	\$100
<b>Fractures</b> (closed/open reduction)	Per-service benefit amounts up to \$3,000/\$4,000	Per-service benefit amounts up to \$3,750/\$5,000
<b>Coma</b> (7 or more days)	\$15,000	\$20,000
<b>Paralysis</b> (paraplegia/quadruplegia)	\$25,000/\$50,000	\$25,000/\$50,000
<b>Accidental Death</b>	\$30,000 adult/\$15,000 child	\$50,000 adult/\$20,000 child
<b>Accidental Dismemberment</b>	Up to Accidental Death benefit	Up to Accidental Death benefit

Products underwritten and issued by Time Insurance Company.