

Accident Medical Expense

Accident Medical Expense helps cover your out-of-pocket medical expenses if you have an accident and a high deductible insurance plan. It provides security in the event of an unexpected accident, so you can concentrate on your recovery.

- Easy to obtain - no medical questions or underwriting
- No waiting period to use your benefits
- No annual limits, no matter how many accidents you receive benefits for
- Benefits for accidental death and dismemberment included
- Affordable rates for individuals or families of any size
- Use any doctors and hospitals you wish

Accident Medical Expense (AME) benefits	
AME maximum benefit limitation	\$2,500; \$5,000; \$7,500 or \$10,000 per accident, based on selected benefit level
Deductible per accident	\$250
Covered Accidents per calendar year	No limit
Benefit period	first 365 days after the date accident occurs
Initial treatment period	Initial treatment or evaluation of the accidental injury must occur within the first 7 days after date accident occurs
Treatment-specific limitations:	
Benefits for air or ground ambulance services	Limit of \$300 per accident
Physical medicine	Maximum benefit of \$25 per visit day, up to \$250 per accident
Durable medical equipment and personal medical equipment	Maximum benefit of \$100 per accident

Accidental Death and Dismemberment

With the Accidental Death and Dismemberment benefit, you'll receive cash benefits if you or another policyholder dies or suffers a dismembering injury as a direct result of an accident. Benefits are shown in the benefit schedule.

Accidental Death and Dismemberment Benefits	
Accidental Death and Dismemberment maximum benefit limitation	All accidental dismemberment benefits and the accidental death benefits combined are limited to \$2,500-10,000 per accident, based on the selected benefit level.
Accidental Dismemberment Benefit	Initial treatment or evaluation of the accidental dismemberment must be received within the first 7 days after the date the accident occurs. Benefits are paid as a percentage of the selected AME benefit amount.

	Accidental dismemberment	Percentage of AME benefit paid
	Loss of one hand	50%
	Loss of one foot	50%
	Loss of sight of one eye	25%
	Loss of hearing in one ear	25%
	Loss of speech	50%
Accidental Death Benefit	Covered person	Percentage of AME benefit paid
	Policyholder	100%
	Covered dependent spouse	100%
	Covered dependent child(ren)	100%