

BENEFIT SCHEDULE

Policy Effective Date: July 1, 2023

Eligible Classes for Coverage: All Full-time Active Employees scheduled to work at least 30 hours per week and who are citizens or legal residents of the United States of America, its territories and protectorates; excluding temporary, leased or seasonal employees.

Waiting Period: 60 days

Plan Type: Voluntary Accident

Accident Type: On the Job & Off the Job Coverage

Disclosure of Services:

In addition to the insurance coverage, We may offer non-insurance benefits and services to Active Employees.

VOLUNTARY ACCIDENT BENEFITS

Description of Benefit	Benefit Amount
Accident Follow-Up Benefit	\$100
Acupuncture Benefit	\$50
Ambulance (Air) Benefit	\$2,000
Ambulance (Ground) Benefit	\$750
Blood/Plasma/Platelet Benefit	\$300
Child Care Benefit	\$35 per day
• Maximum Daily Benefit	\$100 per day
Chiropractic Care Benefit	\$50
Daily Hospital Confinement Benefit	\$400 per day
Daily ICU Confinement Benefit	\$600 per day
Diagnostic Exam Benefit	\$300
Emergency Dental Benefit (extraction)	\$150
Emergency Dental Benefit (crown)	\$450
Emergency Room Benefit	\$200
Hospital Admission Benefit	\$1,500
Initial Physician Visit Benefit	\$100
Lodging Benefit	\$150 per day
Medical Appliance Benefit	\$200
Physical Therapy Benefit	\$75 per day
Rehabilitation Facility Benefit	\$300 per day
Transportation Benefit	\$600 per trip
Urgent Care Benefit	\$150
X-Ray Benefit	\$150
Dislocations Benefit (open reduction)	
• Hip	\$8,000
• Knee (except patella)	\$5,000
• Ankle - bone/bones of the foot (other than toes)	\$5,000
• Collarbone (sternoclavicular)	\$2,000
• Lower jaw	\$2,000
• Shoulder (glenohumeral)	\$2,000
• Elbow	\$2,000
• Wrist	\$2,000
• Bone/bones of the hand (other than fingers)	\$1,500
• Collarbone (acromioclavicular and separation)	\$1,000
• One toe or finger	\$500
Dislocations Benefit (closed reduction)	
• Hip	\$4,000
• Knee (except patella)	\$2,500
• Ankle - bone/bones of the foot (other than toes)	\$2,500
• Collarbone (sternoclavicular)	\$1,000
• Lower jaw	\$1,000
• Shoulder (glenohumeral)	\$1,000
• Elbow	\$1,000
• Wrist	\$1,000
• Bone/bones of the hand (other than fingers)	\$750
• Collarbone (acromioclavicular and separation)	\$500
• One toe or finger	\$250
Dislocations Benefit (incomplete)	25% of the Dislocations Benefit (closed reduction)
Fractures Benefit (open reduction)	
• Skull (except bones of face or nose)	
• Depressed skull fracture	\$10,000
• Simple non- depressed skull fracture	\$4,000
• Hip, thigh (femur)	\$8,000
• Vertebrae, body of (excluding vertebral processes)	\$3,000

Description of Benefit	Benefit Amount
<ul style="list-style-type: none"> • Pelvis (includes ilium, ischium, pubis, acetabulum, and cetabulum except coccyx) 	\$10,000
<ul style="list-style-type: none"> • Leg (tibia and/or fibula) 	\$4,000
<ul style="list-style-type: none"> • Bones of face or nose (except mandible or maxilla) 	\$1,500
<ul style="list-style-type: none"> • Upper jaw, maxilla (except alveolar process) 	\$1,500
<ul style="list-style-type: none"> • Upper arm between elbow and shoulder (humerus) 	\$2,000
<ul style="list-style-type: none"> • Lower jaw, mandible (except alveolar process) 	\$1,500
<ul style="list-style-type: none"> • Shoulder blade (scapula) and/or collarbone (clavicle, sternum) 	\$4,000
<ul style="list-style-type: none"> • Vertebral processes 	\$1,500
<ul style="list-style-type: none"> • Forearm (radius and/or ulna), hand, and/or wrist (except fingers) 	\$2,000
<ul style="list-style-type: none"> • Kneecap (patella) 	\$3,000
<ul style="list-style-type: none"> • Foot (except toes) 	\$1,500
<ul style="list-style-type: none"> • Ankle 	\$2,000
<ul style="list-style-type: none"> • Rib 	\$750
<ul style="list-style-type: none"> • Coccyx 	\$750
<ul style="list-style-type: none"> • Finger, toe 	\$500
Fractures Benefit (closed reduction)	
<ul style="list-style-type: none"> • Skull (except bones of face or nose) <ul style="list-style-type: none"> • Depressed skull fracture • Simple non- depressed skull fracture 	\$5,000
	\$2,000
<ul style="list-style-type: none"> • Hip, thigh (femur) 	\$4,000
<ul style="list-style-type: none"> • Vertebrae, body of (excluding vertebral processes) 	\$1,500
<ul style="list-style-type: none"> • Pelvis (includes ilium, ischium, pubis, acetabulum, and cetabulum except coccyx) 	\$5,000
<ul style="list-style-type: none"> • Leg (tibia and/or fibula) 	\$2,000
<ul style="list-style-type: none"> • Bones of face or nose (except mandible or maxilla) 	\$750
<ul style="list-style-type: none"> • Upper jaw, maxilla (except alveolar process) 	\$750
<ul style="list-style-type: none"> • Upper arm between elbow and shoulder (humerus) 	\$1,000
<ul style="list-style-type: none"> • Lower jaw, mandible (except alveolar process) 	\$750
<ul style="list-style-type: none"> • Shoulder blade (scapula) and/or collarbone (clavicle, sternum) 	\$2,000
<ul style="list-style-type: none"> • Vertebral processes 	\$750
<ul style="list-style-type: none"> • Forearm (radius and/or ulna), hand, and/or wrist (except fingers) 	\$1,000
<ul style="list-style-type: none"> • Kneecap (patella) 	\$1,500
<ul style="list-style-type: none"> • Foot (except toes) 	\$750
<ul style="list-style-type: none"> • Ankle 	\$1,000
<ul style="list-style-type: none"> • Rib 	\$375
<ul style="list-style-type: none"> • Coccyx 	\$375
<ul style="list-style-type: none"> • Finger, toe 	\$250
Chip Fracture	25% of Fractures Benefit (closed reduction)
Abdominal/Thoracic Surgery Benefit	\$3,000
Arthroscopic Surgery Benefit	\$500
Burn Benefit	
<ul style="list-style-type: none"> • Second Degree Burns 	\$1,500
<ul style="list-style-type: none"> • Third Degree Burns 	\$15,000
Skin Graft Benefit	50% of applicable burn benefit
Concussion Benefit	\$200
Eye Injury Benefit surgical repair	\$750
Eye Injury Benefit removal of foreign object	\$400
Hernia Benefit	\$400
Joint Replacement Benefit	\$4,000

Description of Benefit	Benefit Amount
Knee Cartilage Benefit (with repair)	\$2,000
Knee Cartilage Benefit (without repair)	\$500
Lacerations Benefit	
• 2" to 6" with sutures	\$500
• Greater than 6" with sutures	\$1,000
Ruptured Disc Benefit	\$2,000
Tendon/Ligament/Rotator Cuff Benefit	
• Single	\$1,000
• Two or more	\$2,000
Accidental Death Benefit	Primary Insured \$75,000
	Spouse \$37,500
	Dependent Child(ren) \$18,750
Accidental Death - Common Carrier Benefit	Primary Insured \$150,000
	Spouse \$75,000
	Dependent Child(ren) \$37,500
Accidental Dismemberment Benefit	
• Both hands or both feet or sight of both eyes	\$75,000
• One hand and One foot	\$75,000
• Speech and hearing in both ears	\$75,000
• Either hand or foot and sight of one eye	\$75,000
• Either hand or foot	\$37,500
• Sight of one eye	\$37,500
• Speech or hearing in both ears	\$37,500
• Thumb and index finger of either hand	\$10,000
Coma Benefit	\$15,000
Home Health Care Benefit	\$75 per day
Paralysis Benefit (Paraplegia)	\$37,500
Paralysis Benefit (Quadriplegia)	\$75,000
Prosthesis Benefit	
• Single	\$1,500
• Two or more	\$3,000