

Table Of Accident Insurance Benefit Amounts

Emergency Care Benefits

Air Ambulance Benefit	\$800
Blood, Plasma, and Platelet Benefit	\$300
Emergency Dental Benefit	
Crown	\$200
Extraction	\$100
Emergency Room Benefit	\$150
Ground Ambulance Benefit	\$300
Initial Care Visit Benefit	\$50
Major Diagnostic Exam Benefit	\$200
Outpatient X-Ray Benefit	\$50
Urgent Care Benefit	\$50

Specific Injury Benefits

Burn Benefit

2 nd degree burn less than or equal to 15% of body surface	\$200
2 nd degree burn greater than 15% of body surface	\$1,000
3 rd degree burn less than or equal to 15% of body surface	\$5,000
3 rd degree burn greater than 15% of body surface	\$10,000

Coma Benefit \$7,500

Concussion Benefit \$150

Dislocation Benefit	Non-surgical	Surgical
Ankle	\$800	\$1,600
Collarbone (sternoclavicular)	\$800	\$1,600
Collarbone (acromio and separation)	\$400	\$800
Elbow	\$800	\$1,600
Finger(s)	\$150	\$300
Foot (not including toe(s))	\$800	\$1,600
Hand (not including finger(s))	\$800	\$1,600
Hip	\$2,500	\$5,000
Knee (not including kneecap)	\$900	\$1,800

Lower jaw	\$800	\$1,600
Rib	\$150	\$300
Shoulder	\$800	\$1,600
Spine	\$400	\$800
Toe(s)	\$150	\$300
Wrist	\$800	\$1,600
Partial Dislocation	25% of the non-surgical amount payable for the specific dislocation amount shown above	
Eye Injury Benefit	\$200	
Fracture Benefit	Non-surgical	Surgical
Ankle	\$550	\$1,100
Arm (elbow to wrist)	\$550	\$1,100
Arm (shoulder to elbow)	\$550	\$1,100
Bones of face (other than lower jaw or nose)	\$500	\$1,000
Coccyx	\$500	\$1,000
Collarbone	\$550	\$1,100
Elbow	\$550	\$1,100
Finger(s)	\$100	\$200
Foot (not including toe(s))	\$550	\$1,100
Hand (not including finger(s))	\$550	\$1,100
Hip	\$2,500	\$5,000
Kneecap	\$550	\$1,100
Leg (knee to ankle)	\$1,200	\$2,400
Leg (hip to knee)	\$2,000	\$4,000
Lower jaw	\$550	\$1,100
Nose	\$500	\$1,000
Pelvis	\$1,200	\$2,400
Rib	\$400	\$800
Shoulder blade	\$550	\$1,100
Skull		
Depressed	\$4,000	\$8,000
Non-depressed	\$1,500	\$3,000
Sternum	\$550	\$1,100

Toe(s)	\$100	\$200
Vertebrae	\$500	\$1,000
Vertebral Column	\$1,200	\$2,400
Wrist	\$550	\$1,100
Chip Fracture	25% of the non-surgical amount payable for the specific fracture shown above	
Laceration Benefit		
Less than 2 inches combined length for all lacerations	\$75	
2-6 inches combined length for all lacerations	\$200	
Over 6 inches combined length for all lacerations	\$500	
Skin Graft Benefit	25% of Burn Benefit	
Surgical Benefits		
Abdominal and Thoracic Surgery Benefit		
Exploratory surgery (both laparoscopic and open)	\$200	
Laparoscopic surgical repair	\$750	
Open surgical repair	\$1,500	
Knee Cartilage Benefit		
Exploratory surgery	\$200	
One surgical repair	\$750	
Ruptured Disc Benefit		
	\$750	
Surgical Facility Benefit		
	\$150	
Tendon, Ligament, and Rotator Cuff Surgery Benefit		
Exploratory of any of the above	\$200	
Repair of one of the above	\$750	
Repair of more than one of the above	\$1,000	
Hospital Benefits		
Critical Care Unit Admission Benefit	\$750	

Daily Critical Care Unit Confinement Benefit	\$200 per day
Daily Hospital Confinement Benefit	\$200 per day
Daily Rehabilitation Facility Benefit	\$100 per day
Hospital Admission Benefit	\$1,000

Follow Up Care Benefits

Appliance Benefit	\$100
Chiropractic Care Benefit	\$50 per day
Follow Up Care Benefit	\$50 per day
Hearing Device Benefit	\$500
Prosthesis Benefit	
One Prosthetic	\$500
More than one Prosthetic	\$1,000
Therapy Services Benefit	\$50 per day

Additional Benefits

Health Maintenance Screening Benefit	\$50 per day
Lodging Benefit	\$175 per day
Transportation Benefit	\$150 per day
Youth Organized Sports Benefit	25% of total Covered Accident benefits payable for Child

Accidental Death and Dismemberment (AD&D) Benefits

Accidental Death Benefit (AD Benefit)

For you:	\$50,000
For your Spouse:	\$25,000
For your Child(ren):	\$12,500

Accidental Dismemberment Benefit

One hand or one foot	15% of AD Benefit
Both hands or feet	30% of AD Benefit
One hand and one foot	30% of AD Benefit
One finger or toe	2% of AD Benefit
More than one finger or toe	5% of AD Benefit

Accidental Impairment Benefit

Loss Of Hearing

One ear	15% of AD Benefit
Both ears	30% of AD Benefit
Loss Of Sight	
One eye	15% of AD Benefit
Both eyes	30% of AD Benefit
Hemiplegia	30% of AD Benefit
Paraplegia	30% of AD Benefit
Quadriplegia	50% of AD Benefit
Triplegia	30% of AD Benefit
Uniplegia	15% of AD Benefit

Value Added AD&D Benefits

Air Bag Benefit	10% of AD Benefit
Common Carrier Accidental Death Benefit	100% of AD Benefit
Helmet Benefit	10% of AD Benefit
Repatriation Benefit	10% of AD Benefit
Seat Belt Benefit	10% of AD Benefit

Additional Features

- Reinstatement
- Continuity of Coverage
- Continuation of Insurance (Portability) for the Member