



# ACCIDENT INSURANCE SCHEDULE OF BENEFITS

## DESCRIPTION OF BENEFIT

## BENEFIT AMOUNT

Accident Follow-Up Benefit	\$100
Acupuncture Benefit	\$50
Ambulance (Air) Benefit	\$1,200
Ambulance (Ground) Benefit	\$400
Blood/Plasma/Platelet Benefit	\$300
Child Care Benefit	\$30 per day
• Maximum Daily Benefit	\$100 per day
Chiropractic Care Benefit	\$50
Daily Hospital Confinement Benefit	\$300 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	\$150
Physical Therapy Benefit	\$50 per day
Rehabilitation Facility Benefit	\$150 per day
Transportation Benefit	\$500 per trip
Urgent Care Benefit	\$100
X-Ray Benefit	\$75
Dislocations Benefit (open reduction)	
• Hip	\$8,000
• Knee (except patella)	\$3,200
• Ankle - bone/bones of the foot (other than toes)	\$2,000
• Collarbone (acromioclavicular and separation)	\$2,000
• Lower jaw	\$1,500
• Shoulder (glenohumeral)	\$1,500
• Elbow	\$1,500
• Wrist	\$1,500
• Bone/bones of the hand (other than toes)	\$1,500
• Collarbone (acromioclavicular and separation)	\$1,000
• One toe or finger	\$400
Dislocations Benefit (closed reduction)	
• Hip	\$4,000
• Knee (except patella)	\$1,600

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### Dislocations Benefit (closed reduction), CONTINUED...

• Ankle - bone/bones of the foot (other than toes)	\$1,000
• Collarbone (sternoclavicular)	\$1,000
• Lower Jaw	\$750
• Shoulder (glenohumeral)	\$750
• Elbow	\$750
• Wrist	\$750
• Bones/bones of the hand (other than fingers)	\$750
• Collarbone (acromioclavicular and separation)	\$500
• One toe or finger	\$200

### Dislocation Benefit (incomplete)

25% of the Dislocations Benefit  
(closed reduction)

### Fractures Benefit (open reduction)

• Skull	
◦ Depressed skull fracture	\$9,000
◦ Simple non-depressed skull fracture	\$3,000
• Hip, thigh (femur)	\$6,000
• Vertebrae, body of (excluding vertebral processes)	\$2,400
• Pelvis (includes ilium, ischium, pubis, acetabulum, and cetabulum except coccyx)	\$2,500
• Leg (tibia and/or fibula)	\$2,400
• Bones of face or nose (except mandible or maxilla)	\$1,200
• Upper jaw, maxilla (except alveolar process)	\$1,500
• Upper arm between elbow and shoulder (humerus)	\$1,500
• Lower jaw, mandible (except alveolar process)	\$1,500
• Shoulder blade (scapula) and/or collarbone (clavicle/sternum)	\$2,000
• Vertebral processes	\$800
• Forearm (radius and/or ulna), hand, and/or wrist (except fingers)	\$1,500
• Kneecap (patella)	\$1,500
• Foot (except toes)	\$1,500
• Ankle	\$1,500
• Rib	\$800
• Coccyx	\$600
• Finger, toe	\$400

### Fractures Benefit (closed reduction)

• Skull (except bones of face or nose)	
◦ Depressed skull fracture	\$4,500
◦ Simple non-depressed skull fracture	\$1,500
• Hip, thigh (femur)	\$3,000
• Vertebrae, body of (excluding vertebral processes)	\$1,200
• Pelvis (includes ilium, ischium, pubis, acetabulum, and cetabulum except coccyx)	\$1,250

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• Leg (tibia and/or fibula)	\$1,200
• Bones of face or nose (except mandible or maxilla)	\$600
• Upper jaw, maxilla (except alveolar process)	\$750
• Upper arm between elbow and shoulder (humerus)	\$750
• Lower jaw, mandible (except alveolar process)	\$750
• Shoulder blade (scapula) and/or collarbone (clavicle/sternum)	\$1,000
• Vertebral processes	\$400
• Forearm (radius and/or ulna), hand, and/or wrist (except fingers)	\$750
• Kneecap (patella)	\$750
• Foot (except toes)	\$750
• Ankle	\$750
• Rib	\$400
• Coccyx	\$300
• Finger, toe	\$200
Chip Fracture	25% of Fractures Benefit (closed reduction)
Abdominal/Thoracic Surgery Benefit	\$2,000
Arthroscopic Surgery Benefit	\$400
Burn Benefit	
• Second Degree Burns	\$1,500
• Third Degree Burns	\$15,000
Skin Graft Benefit	25% of applicable burn benefit
Concussion Benefit	\$200
Eye Injury Benefit surgical repair	\$600
Eye Injury Benefit removal of foreign object	\$300
Hernia Benefits	\$200
Joint Replacement	\$3,000
Knee Cartilage Benefit (with repair)	\$1,000
Knee Cartilage Benefit (without repair)	\$200
Lacerations Benefit	
• 2" to 6" with sutures	\$500
• Greater than 6" with sutures	\$600
Ruptured Disc Benefit	\$1,000
Tendon/Ligament/Rotator Cuff Benefit	
• Single	\$1,000
• Two or More	\$1,500
Accidental Death Benefit	Primary Insured: \$50,000 Spouse: \$25,000 Child(ren): \$12,500
Accident Death - Common Carrier Benefits	Primary Insured: \$150,000 Spouse: \$75,000 Child(ren): \$37,500

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## Accidental Dismemberment Benefits

• Both hands or both feet or sight of both eyes	\$50,000
• One hand and one foot	\$50,000
• Speech and hearing in both ears	\$50,000
• Either hand or foot and sight of one eye	\$50,000
• Either hand or foot	\$25,000
• Sight of one eye	\$25,000
• Speech or hearing in both ears	\$25,000
• Thumb and index finger of either hand	\$10,000

## Coma Benefit

\$15,000

## Home Health Care Benefit

\$50 per day

## Paralysis Benefit (Paraplegia)

\$7,500

## Paralysis Benefit (Quadriplegia)

\$15,000

## Prosthesis Benefit

• Single	\$1,000
• Two or more	\$2,000