| Benefits | | | | |
|---|--------------------------------|--------------------------------|--------------------------------|---------------------------------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
| Ambulance (Ground/Air) | \$200/\$1,000 | \$250/\$1,250 | \$300/\$1,500 | \$400 Ground, \$2,000 Air |
| Blood, Plasma and Platelets | \$200 | \$300 | \$400 | \$500 |
| Burns (2nd Degree/3rd Degree) | To \$800/To \$6,400 | To \$800/To \$6,400 | To \$1,200/To \$9,600 | To \$1,600/To \$12,800 |
| Skin Graft | 25% of burns benefit |
| Chiropractic Services (per visit) | \$25/6 sessions max | \$50/6 sessions max | \$50/6 sessions max | \$100/6 sessions max |
| Coma | \$2,500 | \$2,500 | \$2,500 | \$10,000 |
| Concussion | \$100 | \$100 | \$200 | \$250 |
| Dental Injury (Crown/Extraction) | \$300/\$100 | \$450/\$150 | \$600/\$200 | \$600/\$200 |
| Diagnostic Exams (per CT/MRI) | \$100 | \$100 | \$200 | \$250 |
| Dislocation | | | | |
| Non-Surgical | To \$1,600 | To \$2,400 | To \$3,200 | To \$4,000 |
| Surgical | To \$3,200 | To \$4,800 | To \$6,400 | To \$8,000 |
| Partial | 25% of full dislocation |
| Multiple | 100% of highest benefit |
| Emergency Treatment | \$75 | \$150 | \$225 | \$300 |
| Epidural Anesthesia Injection (per injection) | \$100/2 max | \$100/2 max | \$150/2 max | \$200/2 max |
| Eye Injury | | | | |
| Removal of Foreign Object | \$100 | \$200 | \$200 | \$250 |
| Surgical Repair | \$200 | \$400 | \$400 | \$500 |
| Fractures | | | | |
| Non-Surgical | To \$1,250 | To \$2,500 | To \$2,500 | To \$3,750 |
| Surgical Repair | To \$2,500 | To \$5,000 | To \$5,000 | To \$7,500 |
| Chip Fracture | 25% of non-surg. benefit |
| Multiple Fractures | 100% of highest sustained |
| Initial Hospital Admission | \$1,000 | \$1,250 | \$1,500 | \$2,000 |
| Initial Intensive Care Unit (ICU) Hospital Admission | \$1,000 | \$1,250 | \$1,500 | \$2,000 |
| Hospital Confinement (per day) | \$200, 365 days max | \$300/365 days max | \$400/365 days max | \$500/365 days max |
| Intensive Care Unit (ICU) Confinement (per day) | \$400, 30 days max | \$500/30 days max | \$600/30 days max | \$600/30 days max |
| Lacerations | To \$400 | Το \$800 | Το \$800 | To \$1,200 |
| Lodging (if more than 100 miles from residence) | \$100 per day/30 days max | \$150 per day/30 days max | \$200 per day/30 days max | \$250 per day/30 days max |
| Medical Appliances | \$100 | \$150 | \$200 | \$250 |
| Organized Youth Sports Benefit | 20% of the benefit amount |
| Paralysis | | | | |
| Quadriplegia; | \$10,000 | \$10,000 | \$15,000 | \$20,000 |
| Paraplegia/Hemiplegia | \$5,000 | \$5,000 | \$7,500 | \$10,000 |
| Physical Therapy (per session 6 sessions max) | \$50 | \$50 | \$75 | \$125 |
| Physician Visit | \$50 Initial, \$50 Follow-up | \$50 Initial, \$50 Follow-up | \$100 Initial, \$100 Follow-up | \$125 Initial, \$125 Follow-up |
| Prosthesis | \$500/one; \$1,000/two or more | \$500/one; \$1,000/two or more | \$750/one;\$1,500/two or more | \$1,000/one, \$2,000/two or mor |
| Rehabilitation Facility Confinement (per day, 30 max) | \$50 | \$100 | \$150 | \$200 |
| Surgery | | *100 | | |
| Exploratory | \$100 | \$150 | \$150 | \$200 |
| Knee Cartilage | \$300 | \$450 | \$450 | \$600 |
| Abdominal or Thoracic | \$1,000 | \$1,500 | \$1,500 | \$2,000 |
| Ruptured Disc | \$500 | \$750 | \$750 | \$1,000 |
| Tendon, Ligament, or Rotator Cuff | To \$600 | То \$900 | \$900 | \$1,200 |
| Transportation (more than 100 miles from residence) | \$300 | \$450 | \$600 | \$600 |
| X-Rays | \$50 | \$50 | \$75 | \$100 |