



Accident Coverage

LOSSES / BENEFITS	MAX # OF PMTS PER ACCIDENT PER PERSON	INCURREL PERIOD						
			\$1,500	\$1,200	\$1,050	\$900	\$750	\$600
Emergency & Hospitalization Benefits								
Air Ambulance	1	72 Hours	\$2,500	\$2,000	\$1,500	\$1,000	\$1,000	\$750
Ground Ambulance	1	72 Hours	\$500	\$250	\$250	\$150	\$150	\$150
Emergency Room Treatment	1	72 Hours	\$500	\$200	\$150	\$100	\$100	\$100
Urgent Care	1	72 Hours	\$200	\$175	\$150	\$100	\$100	\$100
Initial Physician's Office	1	72 Hours	\$250	\$150	\$150	\$100	\$100	\$75
Hospital Admission	1	180 Days	\$2,500	\$1,650	\$1,500	\$1,000	\$1,000	\$500
Hospital Confinement	90 Days	180 Days	\$100	\$75	\$75	\$50	\$50	\$50
ICU Admission	1	90 Days	\$2,500	\$2,000	\$1,750	\$1,500	\$1,500	\$750
ICU Confinement	15 Days	90 Days	\$500	\$250	\$150	\$100	\$100	\$100
Follow-up Physician's Office	10 Days	90 Days	\$100	\$50	\$50	\$35	\$35	\$15
Step-Down Unit Confinement	90 Days	90 Days	\$50	\$50	\$50	\$50	\$50	\$25
Observation Unit	1	72 Hours	\$250	\$150	\$150	\$75	\$75	\$75
Physical Therapy	10 Days	90 Days	\$150	\$100	\$100	\$50	\$50	\$50
Chiropractic Visit	10 Days	90 Days	\$150	\$100	\$100	\$50	\$50	\$50
Major Diagnostic Testing	1	90 Days	\$500	\$250	\$250	\$200	\$200	\$75
X-Ray	1	90 Days	\$300	\$200	\$200	\$150	\$150	\$75
Home Health	90 Days	90 Days	\$100	\$75	\$75	\$50	\$50	/
Skilled Nursing Facility	30 Days	30 Days	\$300	\$200	\$175	\$75	\$75	/



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			Covered Injury Benefits					
Concussion	1	72 Hours	\$200	\$200	\$200	\$100	\$100	/
Emergency Dental Work - Crown	1	90 Days	\$800	\$500	\$500	\$250	\$250	/
Emergency Dental Work - Extraction	1	90 Days	\$200	\$150	\$150	\$100	\$100	/
Open Dislocation - Ankle or foot (other than toes)	1x 200% of the highest benefit maximum	90 Days	\$2,000	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Dislocation - Bone or bones of the hand (other than fingers)		90 Days	\$2,000	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Dislocation - Collarbone (acromioclavicular and separation)		90 Days	\$2,000	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Dislocation - Collarbone (sternoclavicular)		90 Days	\$2,000	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Dislocation - Elbow		90 Days	\$2,000	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Dislocation - Hip		90 Days	\$2,500	\$2,500	\$2,500	\$1,500	\$1,500	/
Open Dislocation - Knee (except patella)		90 Days	\$2,500	\$2,500	\$2,500	\$1,500	\$1,500	/
Open Dislocation - Lower jaw		90 Days	\$2,000	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Dislocation - One toe or finger		90 Days	\$1,000	\$1,000	\$1,000	\$500	\$500	/
Open Dislocation - Shoulder (glenohumeral)		90 Days	\$3,000	\$3,000	\$3,000	\$2,000	\$2,000	/
Open Dislocation - Wrist		90 Days	\$3,000	\$3,000	\$3,000	\$2,000	\$2,000	/
Closed Dislocation - Ankle or foot (other than toes)		90 Days	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000	/
Closed Dislocation - Bone or bones of the hand (other than fingers)		90 Days	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	/
Closed Dislocation - Collarbone (acromioclavicular and separation)		90 Days	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	/
Closed Dislocation - Collarbone (sternoclavicular)		90 Days	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	/
Closed Dislocation - Elbow		90 Days	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	/
Closed Dislocation - Hip		90 Days	\$1,250	\$1,250	\$1,250	\$1,000	\$1,000	/
Closed Dislocation - Knee (except patella)		90 Days	\$1,250	\$1,250	\$1,250	\$1,000	\$1,000	/
Closed Dislocation - Lower jaw		90 Days	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	/
Closed Dislocation - One toe or finger		90 Days	\$500	\$500	\$500	\$500	\$500	/
Closed Dislocation - Shoulder (glenohumeral)	90 Days	\$1,500	\$1,500	\$1,500	\$1,000	\$1,000	/	
Closed Dislocation - Wrist	90 Days	\$1,500	\$1,500	\$1,500	\$1,000	\$1,000	/	
Partial Dislocation	1x 25% of Maximum	90 Days	25%	25%	25%	25%	25%	/

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			\$1,500	\$1,200	\$1,050	\$900	\$750	\$600
Treatment and Additional Benefits								
Eye Injury	1	90 Days	\$500	\$500	\$500	\$500	\$500	/
Open Fracture - Ankle	1x 200% of the highest benefit maximum	90 Days	\$1,000	\$1,200	\$1,200	\$1,000	\$1,000	/
Open Fracture - Body of Vertebrae		90 Days	\$5,000	\$2,500	\$2,500	\$1,250	\$1,250	/
Open Fracture - Bones of Face		90 Days	\$3,400	\$1,750	\$1,750	\$1,000	\$1,000	/
Open Fracture - Nose		90 Days	\$1,000	\$800	\$800	\$600	\$600	/
Open Fracture - Coccyx		90 Days	\$1,000	\$800	\$800	\$600	\$600	/
Open Fracture - Finger, toe		90 Days	\$1,000	\$800	\$800	\$600	\$600	/
Open Fracture - Foot (except toes)		90 Days	\$2,400	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Fracture - Forearm		90 Days	\$2,400	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Fracture - Hand, Wrist (except fingers)		90 Days	\$2,400	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Fracture - Kneecap		90 Days	\$2,400	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Fracture - Hip		90 Days	\$5,000	\$3,500	\$3,500	\$2,000	\$2,000	/
Open Fracture - Leg		90 Days	\$5,000	\$3,500	\$3,500	\$2,000	\$2,000	/
Open Fracture - Lower Jaw		90 Days	\$2,400	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Fracture - Pelvis		90 Days	\$3,500	\$3,000	\$3,000	\$1,500	\$1,500	/
Open Fracture - Rib		90 Days	\$2,400	\$2,000	\$2,000	\$1,250	\$1,250	/
Open Fracture - Shoulder Blade, Collarbone, Sternum		90 Days	\$5,000	\$3,000	\$3,000	\$1,250	\$1,250	/
Open Fracture - Thigh		90 Days	\$5,000	\$5,000	\$5,000	\$2,500	\$2,500	/
Open Fracture - Upper arm between elbow and shoulder		90 Days	\$3,400	\$2,500	\$2,500	\$1,500	\$1,500	/
Open Fracture - Upper Jaw		90 Days	\$3,400	\$2,500	\$2,500	\$1,500	\$1,500	/
Open Fracture - Vertebral processes		90 Days	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000	/
Closed Fracture - Ankle	1x 200% of the highest benefit maximum	90 Days	\$1,200	\$1,000	\$1,000	\$1,000	/	/
Closed Fracture - Body of Vertebrae		90 Days	\$2,500	\$2,000	\$2,000	\$2,000	/	/
Closed Fracture - Bones of Face		90 Days	\$1,700	\$1,500	\$1,500	\$1,500	/	/
Closed Fracture - Nose		90 Days	\$500	\$400	\$400	\$400	/	/
Closed Fracture - Coccyx		90 Days	\$500	\$400	\$400	\$400	/	/
Closed Fracture - Finger, toe		90 Days	\$500	\$400	\$400	\$400	/	/



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			Treatment and Additional Benefits					
Closed Fracture - Foot (except toes)		90 Days	\$1,200	\$1,000	\$1,000	\$1,000	/	/
Closed Fracture - Forearm		90 Days	\$1,200	\$1,000	\$1,000	\$1,000	/	/
Closed Fracture - Hand, Wrist (except fingers)		90 Days	\$1,200	\$1,000	\$1,000	\$1,000	/	/
Closed Fracture - Kneecap		90 Days	\$1,200	\$1,000	\$1,000	\$1,000	/	/
Closed Fracture - Hip		90 Days	\$5,000	\$2,000	\$2,000	\$1,000	/	/
Closed Fracture - Leg		90 Days	\$2,500	\$2,000	\$2,000	\$1,000	/	/
Closed Fracture - Lower Jaw		90 Days	\$1,200	\$1,000	\$1,000	\$1,000	/	/
Closed Fracture - Pelvis		90 Days	\$3,500	\$3,000	\$3,000	\$1,500	/	/
Closed Fracture - Rib		90 Days	\$1,200	\$1,000	\$1,000	\$1,000	/	/
Closed Fracture - Shoulder Blade, Collarbone, Sternum		90 Days	\$2,500	\$2,000	\$2,000	\$1,000	/	/
Closed Fracture - Skull, simple non-depressed fracture		90 Days	\$5,000	\$2,000	\$2,000	\$1,000	/	/
Closed Fracture - Skull, depressed fracture		90 Days	\$7,500	\$2,000	\$2,000	\$1,000	/	/
Closed Fracture - Thigh		90 Days	\$5,000	\$2,000	\$2,000	\$1,000	/	/
Closed Fracture - Upper arm between elbow and shoulder		90 Days	\$1,700	\$1,500	\$1,500	\$1,000	/	/
Closed Fracture - Upper Jaw		90 Days	\$1,700	\$1,500	\$1,500	\$1,000	/	/
Closed Fracture - Vertebral processes	90 Days	\$1,000	\$500	\$500	\$500	/	/	
Chip Fractures	1x 25% of Maximum	90 Days	25%	25%	25%	25%	/	/
Puncture Wound	1	72 Hours	\$500	\$350	\$350	\$100	\$100	/
Gunshot Wound	1	72 Hours	\$500	\$350	\$350	\$100	\$100	/
Traumatic Brain Injury	1	72 Hours	\$500	\$350	\$350	\$200	\$200	/
Laceration - not requiring stitches	1	72 Hours	\$100	\$100	\$100	\$50	\$50	/
Laceration - requiring stitches	1	72 Hours	\$250	\$150	\$150	\$50	\$50	/
DISABILITY BENEFIT; 14 DAY ELIMINATION PERIOD, 6 MONTH BENEFIT			\$350	\$300	\$250	\$150	\$150	\$50