

## Accident Highlights

Accident Insurance provides financial protection for an Insured by paying benefits if an Insured is involved in a Covered Accident that results in a Covered Loss payable under this certificate.

This section includes highlights of an Insured's coverage. Please refer to the **Accident Details** for further information on the benefits available.

### Eligible Group(s)

All Full-Time Employees in Active Employment in the United States working a minimum of 20 hours per week.

### Paying for Coverage

*For you*

*Contributory Coverage*

You must make premium contributions for your coverage.

*For your Spouse*

*Contributory Coverage*

You must make premium contributions for your Spouse's coverage.

*For your Children*

*Contributory Coverage*

You must make premium contributions for your Children's coverage.

### Schedule of Benefits

The following Schedule of Benefits is available to you during an Enrollment Period. You will have the opportunity to apply for coverage for you, your Spouse, and Children.

The benefits an Insured may receive for a Payable Claim are listed in the Schedule of Benefits, subject to all other terms and provisions of this certificate. Amounts are the same for all Insureds, unless noted otherwise. Multiple benefits may be payable for a single Covered Accident.

### Injury Benefits

<i>Burns</i>	
<i>2nd Degree Burns</i>	
At least 5%, but less than 20% of skin surface	\$500
20% or greater of skin surface	\$1,000
<i>3rd Degree Burns</i>	
Less than 5% of skin surface	\$2,000
At least 5%, but less than 20% of skin surface	\$5,000
20% or greater of skin surface	\$10,000
Concussion	\$200
<i>Connective Tissue Damage</i>	
One Connective Tissue	\$90
Two or more Connective Tissues	\$150
<i>Dislocations</i>	
Ankle bone or bones of the foot (other than toes)	\$1,650
Collarbone (acromioclavicular and separation)	\$325
Collarbone (sternoclavicular)	\$825
Elbow joint	\$500
Finger or Toe (Digit)	\$150
Hand (other than Fingers)	\$500
Hip joint	\$3,375
Knee joint (other than patella)	\$1,650
Kneecap (patella)	\$500
Lower Jaw	\$500
Shoulder	\$500
Wrist joint	\$500
Incomplete Dislocation <i>Payable as a % of the applicable Dislocations benefit</i>	25%

## Accident Highlights

Eye Injury	\$200
<i>Fractures</i>	
Ankle (lower tibia or fibula)	\$450
Bones of the Face or Nose (other than Lower Jaw, Mandible or Upper Jaw, Maxilla)	\$675
Collarbone (clavicle, sternum) or Shoulder Blade (scapula)	\$450
Finger or Toe (Digit)	\$225
Foot or Heel (other than Toes)	\$450
Forearm (olecranon, radius, or ulna), Hand, or Wrist (other than Fingers)	\$450
Hip or Thigh (femur)	\$3,375
Kneecap (patella)	\$450
Leg (mid to upper tibia or fibula)	\$1,350
Lower Jaw, Mandible (other than alveolar process)	\$450
Pelvis	\$1,350
Rib	\$450
Skull (except bones of Face or Nose), Depressed	\$4,500
Skull (except bones of Face or Nose), Non-depressed	\$2,250
Tailbone (coccyx), Sacrum	\$450
Upper Arm between Elbow and Shoulder (humerus)	\$675
Upper Jaw, Maxilla (other than alveolar process)	\$675
Vertebrae, body of (other than Vertebral Processes)	\$1,350
Vertebral Processes	\$450
Chip Fracture <i>Payable as a % of the applicable Fractures benefit</i>	25%
Internal Injuries	\$200
Knee Cartilage (Meniscus) Injury	\$150
<i>Lacerations</i>	
No Repair	\$50
<i>Repair</i>	
Less than 2 inches	\$150
At least 2 inches but less than 6 inches	\$300
6 inches or greater	\$600
<i>Loss of a Digit</i>	
One Digit (other than a Thumb or Big Toe)	\$750
One Digit (a Thumb or Big Toe)	\$1,125
Two or more Digits	\$1,500
<i>Ruptured or Herniated Disc</i>	
One Disc	\$150
Two or more Discs	\$250

### Treatment and Other Benefits

<i>Ambulance</i>	
Air	\$1,000
Ground	\$300
<i>Durable Medical Equipment</i>	
Tier 1	\$50
Tier 2	\$100
Tier 3	\$200
<i>Emergency Dental Repair</i>	
Dental Crown	\$350
Dental Extraction	\$115
Filling or Chip Repair	\$90
Emergency Department	\$100
Injections to Prevent or Limit Infection	\$50
Lodging	\$150

## Accident Highlights

<i>Medical Imaging</i>	
Tier 1: X-rays or Ultrasound	\$50
Tier 2: Bone Scan, CAT, CT, EEG, MR, MRA, or MRI	\$200
Pain Management Injections	\$100
<i>Prosthetic Device or Artificial Limb</i>	
One Device or Limb	\$750
Two or more Devices or Limbs	\$1,500
<i>Skin Grafts</i>	
<i>Due to Burns</i>	
Payable as a % of the applicable Burn benefit	50%
<i>Not due to Burns</i>	
Less than 20% of skin surface	\$250
20% or greater of skin surface	\$500
Transfusions	\$400
Transportation	\$100
Treatment in a Physician's Office or Urgent Care Facility	\$75

### Surgery Benefits

<i>Anesthesia</i>	
Epidural or Regional Anesthesia	\$100
General Anesthesia	\$250
<i>Connective Tissue Surgery</i>	
Exploratory without Repair	\$100
Repair for One Connective Tissue	\$800
Repair for Two or more Connective Tissues	\$1,200
Dislocations - Surgical Repair	
Payable as a % of the applicable Injury benefit	100%
Eye Surgery	\$300
Fractures - Surgical Repair	
Payable as a % of the applicable Injury benefit	100%
<i>General Surgery</i>	
Abdominal, Thoracic, or Cranial	\$1,500
Exploratory	\$150
Hernia Surgery	\$150
<i>Knee Cartilage (Meniscus) Surgery</i>	
Exploratory without Repair	\$150
Knee Cartilage (Meniscus) with Repair	\$750
Outpatient Surgical Facility	\$300
<i>Ruptured or Herniated Disc Surgery</i>	
Exploratory without Repair	\$125
Repair for One Disc	\$675
Repair for Two or more Discs	\$1,000

### Hospital Benefits

Admission	\$1,000
Admission - Hospital ICU	\$1,000
Daily Stay	\$300
Daily Stay - Hospital ICU	\$300
Short Stay	\$200

### Recovery Care Benefits

At-Home Care	\$100
Physician Follow-Up Visits	\$75
Prescription Drug	\$25
Rehabilitation or Subacute Rehabilitation Unit	\$100
Therapy Services	\$20

### Accidental Death

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**Accident Highlights**

**and  
Dismemberment  
Benefits**

<i>Accidental Death</i>	
<b>Employee</b>	\$50,000
<b>Spouse</b>	\$25,000
<b>Children</b>	\$12,500
<i>Accidental Death - Common Carrier</i>	
<b>Employee</b>	\$50,000
<b>Spouse</b>	\$25,000
<b>Children</b>	\$12,500
<i>Accidental Dismemberment</i>	
Both Feet	\$50,000
Both Hands	\$50,000
One Foot	\$25,000
One Hand	\$25,000
Thumb and Index Finger of the same Hand	\$12,500
Coma	\$10,000
<i>Loss of Use</i>	
Hearing	\$25,000
Sight of one Eye	\$25,000
Sight of both Eyes	\$50,000
Speech	\$25,000
<i>Paralysis</i>	
Uniplegia	\$12,500
Hemiplegia	\$25,000
Paraplegia	\$25,000
Triplegia	\$37,500
Quadriplegia	\$50,000