Scheduled Benefit Accident

EMERGENCY CARE & DIAGNOSTICS	Premier
Ambulance - Ground	\$400 pp/pa ²
Ambulance - Air	\$2,000 pp/pa
Emergency Room	\$300 pp/pa
Major Diagnostic Testing	
(MRI, CT Scan, CAT, MRI, EEG)	
1 benefit per covered accident	\$300 pp/pa
X-Ray	\$60 pp/pa
Pain Management/Epidural	
(one per covered accident)	\$100 pp/pa
Initial Doctor's Visit	\$100 pp/pa
ACCIDENT HOSPITALIZATION & SURGICAL	BENEFITS
Hospital Admission	\$1,500 pp/pa
ICU Admission	\$3,000 pp/pa
Hospital Confinement	
Up to 365 days per accident	\$300 per day
ICU	
Up to 30 days per accident	\$600 per day
Rehabilitation/Skilled Nursing Facility	
Up to 90 days per accident	\$150 per day
Blood/Plasma/Platelets	\$500 pp/pa
Surgery - Open Abdominal, Thoracic	\$3,000 per surgery
Surgery - Cranial	\$3,000 per surgery
Surgery - Hernia	\$1,500 per surgery
Surgery - Exploratory or Without Repair	\$400 per surgery
Outpatient/Miscellaneous Surgery	\$400 pp/pa
Transportation	
Up to 3 trips per accident	\$500 per trip
Family Lodging	
Up to 30 nights	\$125 per night
Coma	фо ооо - /
After 7 day duration	\$8,000 pp/pa
FOLLOW UP CARE	
Follow Up Doctor's Visit	\$100 pp/pa
Physical Therapy	
Up to 10 visits per accident	\$75 per visit
Chiropractic Visit	
Up to 10 visits per accident	\$75 per visit
Medical Equipment	\$400 pp/pa
Prosthetic Device	\$2,500 pp/pa
COMMON INJURIES	Premier
Burns - Second Degree	
20 - 100 square centimeters	\$100 pp/pa
101 - 225 square centimeters	\$200 pp/pa
More than 225 square centimeters	\$800 pp/pa
Burns - Third Degree	
20 - 100 square centimeters	\$800 pp/pa
101 - 225 square centimeters	\$6,000 pp/pa
More than 225 square centimeters	\$20,000 pp/pa
Skin Grafts	25% of burn benefit
Paralysis	1
Quadriplegia	\$20,000 pp/pa
Paraplegia	\$10,000 pp/pa
Hemiplegia	\$10,000 pp/pa
Uniplegia	\$5,000 pp/pa

Lacerations	
Not requiring sutures	\$50 pp/pa
Under 3 inches, requires sutures	\$80 pp/pa
3" to 6" inches, requires sutures	\$150 pp/pa
Over 6", requires sutures	\$400 pp/pa
Emergency Dental Work	
Crown Repair	\$200 pp/pa
Extraction	\$100 pp/pa
Eye Injuries	
Removal of Foreign Object	\$60 pp/pa
Surgical Repair	\$300 pp/pa
Specific Injuries	
Ruptured Disc	\$600 pp/pa
Tendons/Ligaments	
1 tear with surgical repair	\$800 pp/pa
Tendons/Ligaments	
2 or more tears with surgical repair	\$1,200 pp/pa
Tendons/Ligaments	
Arthroscopic surgery with no repair	\$300 pp/pa
Torn Knee Cartilage	
Exploratory surgery with no repair	\$300 pp/pa
Torn Knee Cartilage	
Surgical repair	\$800 pp/pa
Concussion	\$300 pp/pa
COMMON INJURIES	Premier
Dislocations (Closed Reduction)	
3 dislocation benefits per person,	
per accident maximum	
Hip	\$5,000 per dislocation
Knee (except patella)	\$2,000 per dislocation
Shoulder	\$2,000 per dislocation
Foot/Ankle	\$2,000 per dislocation
	\$2,000 per dislocation \$2,000 per dislocation
Foot/Ankle	
Foot/Ankle Wrist	\$2,000 per dislocation
Foot/Ankle Wrist Lower Jaw	\$2,000 per dislocation \$2,000 per dislocation
Foot/Ankle Wrist Lower Jaw Elbow	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers)	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction)	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person,	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction)	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation benefit
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$400 per dislocation \$400 per dislocation 200% of dislocation benefit 25% of dislocation benefit
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation benefit
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh Vertebral Body	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation benefit \$5,000 per fracture \$5,000 per fracture
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation benefit \$5,000 per fracture \$5,000 per fracture
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh Vertebral Body (excluding vertebral processes) Pelvis	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation benefit \$5,000 per fracture \$5,000 per fracture \$5,000 per fracture
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh Vertebral Body (excluding vertebral processes) Pelvis Arm (upper)	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$4,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation benefit \$5,000 per fracture \$5,000 per fracture \$5,000 per fracture \$3,000 per fracture
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh Vertebral Body (excluding vertebral processes) Pelvis Arm (upper) Shoulder Blade	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$4,000 per dislocation \$1,500 per dislocation \$2,000 per fracture \$5,000 per fracture \$5,000 per fracture \$5,000 per fracture \$3,000 per fracture \$3,000 per fracture
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh Vertebral Body (excluding vertebral processes) Pelvis Arm (upper) Shoulder Blade Leg	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$4,000 per dislocation \$4,000 per dislocation \$4,000 per dislocation \$4,000 per dislocation \$1,500 per dislocation \$1,500 per dislocation \$1,500 per dislocation \$1,500 per fracture \$1,000 per fracture
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh Vertebral Body (excluding vertebral processes) Pelvis Arm (upper) Shoulder Blade Leg Upper Jaw	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$400 per dislocation \$400 per dislocation \$150 per dislocation 200% of dislocation benefit 25% of dislocation benefit \$5,000 per fracture \$5,000 per fracture \$5,000 per fracture \$3,000 per fracture \$3,000 per fracture \$3,000 per fracture \$3,000 per fracture \$2,000 per fracture
Foot/Ankle Wrist Lower Jaw Elbow Bones of the Hand (except fingers) Collarbone 2 or more fingers 2 or more toes 1 finger or toe Open Reduction Partial Dislocation Fractures (Closed Reduction) 3 fracture benefits per person, per accident maximum Skull Hip/Thigh Vertebral Body (excluding vertebral processes) Pelvis Arm (upper) Shoulder Blade Leg	\$2,000 per dislocation \$2,000 per dislocation \$2,000 per dislocation \$1,000 per dislocation \$1,000 per dislocation \$4,000 per dislocation \$4,000 per dislocation \$4,000 per dislocation \$4,000 per dislocation \$1,500 per dislocation \$1,500 per dislocation \$1,500 per dislocation \$1,500 per fracture \$1,000 per fracture

Forearm Foot/Ankle Foot/Ankle Hand/Wrist Lower Jaw Ribs (2 or more) Facial Bones or Nose 1 rib, finger, or toe Coccyx Open Reduction Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death Loss of both hands, both feet or sight in both eyes Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe Coccyating Agrantian Screening Benefit Compatibility Continuation Compatibility Comp	Collarbone	\$2,000 per fracture
Hand/Wrist Lower Jaw Ribs (2 or more) Facial Bones or Nose 1 rib, finger, or toe Coccyx Open Reduction Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death Loss of both hands, both feet or sight in both eyes Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toe Sound Took Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Common Corrier Coccy Common Coccy Coc	Forearm	\$2,000 per fracture
Lower Jaw Ribs (2 or more) Facial Bones or Nose 1 rib, finger, or toe Coccyx Open Reduction Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death Common Carrier Accidental Death Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 finger or toe Cost of 1 finger or toe Componant Garer Benefit Sene Chip Catastrophic Accidental Death Sene Chip Common Carrier Accidental Death Sene Chip Common Carrier Accidental Death Sene Chip Sene	Foot/Ankle	
Ribs (2 or more) Facial Bones or Nose 1 rib, finger, or toe Coccyx Open Reduction Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death Common Carrier Accidental Death Double Dismemberment Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Engloyee Employee Employee Employee 1 17,000 per fracture 1,000 pe	Hand/Wrist	
Facial Bones or Nose 1 rib, finger, or toe Coccyx Open Reduction Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of 1 hand and 1 foot Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Employee Employee Employee \$1,000 per fracture \$4400 per fracture \$400 per fracture \$50,000 \$550,000 \$	Lower Jaw	
1 rib, finger, or toe Coccyx Open Reduction Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death¹ Common Carrier Accidental Death¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Double Premier \$400 per fracture \$4400 per fracture \$450,000 \$45	Ribs (2 or more)	
Coccyx Open Reduction Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death¹ Common Carrier Accidental Death¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Coccupational Coverage Portability Continuation Premier \$400 per fracture 200% of fracture benefit 25% of fracture benefit \$50,000 \$100,000 \$50,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 Included Included Premier Premier Employee \$13.92 Employee + 1 \$24.46	Facial Bones or Nose	
Open Reduction Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death¹ Common Carrier Accidental Death¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Premier Employee Employee + 1 S50,000 \$25	1 rib, finger, or toe	
benefit 25% of fracture benefit CATASTROPHIC ACCIDENT BENEFITS Premier Accidental Death¹ Common Carrier Accidental Death¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Premier Employee \$13.92 Employee + 1	Соссух	
Bone Chip CATASTROPHIC ACCIDENT BENEFITS Accidental Death¹ Common Carrier Accidental Death¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Monthly Premium Employee Employee + 1 \$50,000 \$50,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$10,000 \$25,000 Included Premier \$50 pp/pcy³ \$24.46	Open Reduction	
CATASTROPHIC ACCIDENT BENEFITS Accidental Death¹ Common Carrier Accidental Death¹ AD&D Benefits¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Premier Employee Employee + 1 \$50,000 \$50,000 \$50,000 \$550,000		
Accidental Death¹ \$50,000 Common Carrier Accidental Death¹ \$100,000 AD&D Benefits¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Employee Employee + 1 \$50,000 \$55,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$10,000 \$2,500 Description of the service of the	-	25% of fracture benefit
Common Carrier Accidental Death¹ \$100,000 AD&D Benefits¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Employee Employee + 1 \$100,000 \$50,000 \$50,000 \$25,000	CATASTROPHIC ACCIDENT BENEFITS	Premier
AD&D Benefits¹ Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Employee Employee + 1 \$25,000 \$25	Accidental Death ¹	\$50,000
Double Dismemberment Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Employee Employee + 1 \$25,000 \$2	Common Carrier Accidental Death ¹	\$100,000
Loss of both hands, both feet or sight in both eyes Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Employee Employee + 1 \$50,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$25,000 \$10,000 \$25,500 DIIOLUGU \$20,000 \$20,	AD&D Benefits ¹	
in both eyes \$50,000 Loss of Speech or Hearing in both ears \$25,000 Loss of 1 hand and 1 foot \$50,000 Loss of 1 eye \$25,000 Loss of 1 hand or 1 foot \$25,000 Loss of 2 or more fingers or toes \$10,000 Loss of 1 finger or toe \$2,500 OPTIONAL BENEFITS Wellness Screening Benefit \$50 pp/pcy³ Occupational Coverage Included Portability Continuation Included Monthly Premium Premier Employee \$13.92 Employee + 1 \$24.46	Double Dismemberment	
Loss of Speech or Hearing in both ears Loss of 1 hand and 1 foot Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Employee Employee + 1 \$25,000 \$25,000 \$25,000 \$25,000 \$210,000 \$25,000 \$10,000 \$25,000 \$10,000 \$25,000 \$10	Loss of both hands, both feet or sight	
Loss of 1 hand and 1 foot	in both eyes	
Loss of 1 eye Loss of 1 hand or 1 foot Loss of 2 or more fingers or toes Loss of 1 finger or toe OPTIONAL BENEFITS Wellness Screening Benefit Occupational Coverage Portability Continuation Monthly Premium Employee \$25,000 \$25,000 \$10,000 \$2,500 S2,500 Included Included Premier Premier Employee \$13.92 Employee + 1 \$24.46	Loss of Speech or Hearing in both ears	
Loss of 1 hand or 1 foot \$25,000 Loss of 2 or more fingers or toes \$10,000 Loss of 1 finger or toe \$2,500 OPTIONAL BENEFITS Wellness Screening Benefit \$50 pp/pcy³ Occupational Coverage Included Portability Continuation Included Monthly Premium Premier Employee \$13.92 Employee + 1 \$24.46	2000 01 1 1101110 111011	
Loss of 2 or more fingers or toes Loss of 1 finger or toe Populational Coverage Portability Continuation Monthly Premium Employee Employee + 1 \$10,000 \$2,500 \$2,500	•	
Loss of 1 finger or toe \$2,500 OPTIONAL BENEFITS Wellness Screening Benefit \$50 pp/pcy³ Occupational Coverage Included Portability Continuation Included Monthly Premium Premier Employee \$13.92 Employee + 1 \$24.46		
OPTIONAL BENEFITS Wellness Screening Benefit \$50 pp/pcy³ Occupational Coverage Included Portability Continuation Included Monthly Premium Premier Employee \$13.92 Employee + 1 \$24.46	•	
Wellness Screening Benefit \$50 pp/pcy³ Occupational Coverage Included Portability Continuation Included Monthly Premium Premier Employee \$13.92 Employee + 1 \$24.46	Loss of 1 finger or toe	\$2,500
Occupational Coverage Included Portability Continuation Included Monthly Premium Premier Employee \$13.92 Employee + 1 \$24.46	OPTIONAL BENEFITS	
Portability Continuation Included Monthly Premium Premier Employee \$13.92 Employee + 1 \$24.46	Wellness Screening Benefit	\$50 pp/pcy ³
Monthly Premium Premier Employee \$13.92 Employee + 1 \$24.46		Included
Employee \$13.92 Employee + 1 \$24.46	Portability Continuation	Included
Employee + 1 \$24.46	Monthly Premium	Premier
	Employee	\$13.92
Employee + 2 or more \$36.78	Employee + 1	\$24.46
	Employee + 2 or more	\$36.78

¹Benefit amounts: Employee 100%, Spouse 50%, Dependent Child 25%

Based on information provided for the eligible population, this (these) plan(s) are available to individual(s) residing in the state(s) of AL, CO, FL, GA, IL, IN, MN, ND, TX, WA, WI.

Coverage for the Insured may be continued following termination of employment or loss of eligibility. Review the certificate of coverage to understand the full details of the Portability provision.

These benefits are designed to be offered to those covered under a High-Deductible Health Plan ('HDHP') without the effect of disqualifying a participant from electing an HSA. Please consult with your Benefits Advisor to assist with determination that electing this limited benefit coverage is in fact permitted coverage under the rules applicable to an HSA.

Please refer to the Description of Benefits included in this packet for additional information on your benefits.

Scheduled Benefit Accident insurance policies are for accident only insurance and do not provide coverage for sickness. Select Benefits insurance policies are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. They are designed to provide benefits at a preselected, fixed-dollar amount. Coverage may be subject to exclusions, limitations, reductions, and termination of benefit provisions. Select Benefits policies are insured by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory.

Coverage is provided under policy form number SBC-03510.

²pp/pa = per person, per accident

³pp/pcy=per person, per calendar year

Scheduled Benefit Accident

EMERGENCY CARE & DIAGNOSTICS

Ambulance Transportation Benefit

This benefit pays for ground or air ambulance transportation as shown in the Schedule of Benefits. It will be paid for transportation by a licensed ground or air ambulance transportation service from the place of injury to the nearest accredited hospital where adequate treatment facilities are available. Air ambulance transportation must be within 96 hours of the accident. Ground transportation must be within 90 days of the accident. One ground ambulance trip and one air ambulance trip are payable per accident.

Emergency Room Benefit

The benefit amount shown in the Schedule of Benefits will be paid for treatment in an emergency room for an injury. Emergency room services must be incurred within 30 days from the Accident. This benefit is payable once per person, per accident.

Major Diagnostic Testing Benefit

The benefit amount shown in the Schedule of Benefits will be paid if for any of the following major diagnostic tests as the result of the injury. Tests must be administered by a provider within 365 days of the accident. This benefit is payable once per person, per accident. If multiple tests are performed, only one benefit will be paid. The following tests are covered: magnetic resonance imaging (MRI), computed tomography (CT, Cat Scan), electrocardiogram (EKG) and electroencephalogram.

X-Ray Benefit

The benefit amount shown in the Schedule of Benefits will be paid if an x-ray is performed as a result of the injury. The x-ray must be performed by a provider within 365 days of the accident. This benefit is payable once per person, per accident.

Pain Management/Epidural Benefit

The benefit amount shown in the Schedule of Benefits will be paid if medical pain management services, including the application of epidural injections, are administered for treatment of injury. Services must be administered by a provider within 365 days of the accident. Services may be provided at the doctor's office, outpatient hospital clinic or urgent care facility. This benefit is paid one time per person, per accident.

Initial Doctor Visit Benefit

The benefit amount shown in the Schedule of Benefits will be paid for the first day of treatment from a doctor for an injury. The initial visit must occur within 365 days of the accident. Services must be provided at the doctor's office, an outpatient hospital clinic or urgent care facility. This benefit is payable once per person, per accident.

ACCIDENT HOSPITALIZATION & SURGICAL BENEFITS

Hospital Admission Benefit

This benefit will pay the amount shown in the Schedule of Benefits for the first calendar day of confinement and admission to a hospital as the result of an injury for a minimum of 24 consecutive hours or if a charge is made for room and board. Hospital admission must occur within 365 days from the date of the accident. The benefit is payable once per person, per accident. This benefit is payable regardless of other hospital benefits available.

Intensive Care Unit (ICU) Admission Benefit

This benefit will pay the amount shown in the Schedule of Benefits for the first calendar day of confinement and admission to an ICU as the result of an injury for a minimum of 24 consecutive hours or a charge is made for room and board. ICU admission must occur within 365 days from the date of the accident. The benefit is payable once per person, per accident. This benefit is payable regardless of other ICU benefits available.

Hospital Confinement Benefit

This benefit will pay the amount shown in the Schedule of Benefits for confinement to a hospital for treatment of injury. Hospital confinement must be for a minimum of 24 hours and begin within 365 days from the date of the accident. The benefit is paid for each day of confinement up to 365 days.

Intensive Care Unit (ICU) Confinement Benefit

This benefit will pay the amount shown in the Schedule of Benefits for confinement to an ICU for treatment of injury. ICU confinement must be for a minimum of 24 hours and begin within 365 days from the date of the accident. The benefit is paid for each day of confinement up to 30 days.

Rehabilitation/Skilled Nursing Benefit

This benefit will pay the amount shown in the Schedule of Benefits for confinement to a rehabilitation facility or skilled nursing facility for treatment of an injury. Confinement must be for a minimum of 24 hours and begin within 365 days from the date of the accident. The benefit is paid for each day of confinement up to 90 days.

Blood/Plasma/Platelets Benefit

This benefit will pay the amount shown in the Schedule of Benefits for transfusion of blood, plasma or platelets for a surgical procedure. This benefit is paid one time per person, per accident.

Surgery Benefit

This benefit will pay the amount shown in the Schedule of Benefits based on the type of surgical procedure performed. Surgery must be performed within 365 days of date of the accident. If more than one surgical procedure is performed on the same day, the benefit paid will be based on the surgery that provides the largest benefit amount.

Outpatient/Miscellaneous Surgery Benefit

This benefit will pay the amount shown in the Schedule of Benefits for an outpatient surgical procedure or an inpatient surgical procedure not otherwise covered. Surgery must be required due to injury and performed within 365 days of the accident. This benefit is payable once per person, per accident.

Transportation Benefit

This benefit will pay the amount shown in the Schedule of Benefits for each day an insured must travel to or from a health care facility more than 50 miles away from the primary residence for treatment of injury. Travel must occur within 365 days after the accident and is payable for up to 3 trips per accident.

Family Lodging Benefit

This benefit will pay the amount shown in the Schedule of Benefits each day an expense is incurred for lodging by an adult family member or companion accompanying the insured who is confined as the result of an injury more than 50 miles away from the primary residence. This benefit is payable up to 30 nights per accident.

Coma Benefit

This benefit will pay the amount shown in the Schedule of Benefits if an insured lapses into a coma as the result of an injury. The coma must occur within 365 days of injury and last for a minimum of 7 days.

FOLLOW UP CARE

Follow Up Doctor's Visit Benefit

This benefit will pay the amount shown in the Schedule of Benefits for a follow up visit with a doctor for the treatment of an injury. Treatment must be provided at a doctor's office, an outpatient hospital facility or urgent care facility and occur after initial treatment in a doctor's office or emergency room. Benefits are payable for one follow up visit for the same injury and must be completed within one year from the date of the accident.

Physical Therapy Benefit

This benefit will pay the amount shown in the Schedule of Benefits for any day the insured receives physical therapy in a health care facility as the result of an injury. Physical therapy must begin within 365 days after the accident. This benefit is payable for up to 10 visits per accident.

Chiropractic Visit Benefit

This benefit will pay the amount shown in the Schedule of Benefits for each day the insured receives chiropractic care as the result of an injury. Chiropractic care must begin within 365 days after the date of the accident. This benefit is payable for up to 10 visits per accident.

Medical Equipment Benefit

This benefit will pay the amount shown in the Schedule of Benefits if the insured rents or buys durable medical equipment as the result of an injury. The medical equipment must be prescribed by a doctor within 365 days after the injury occurs. This benefit is payable one time per person, per accident.

Prosthetic Device Benefit

This benefit will pay the amount shown in the Schedule of Benefits if the insured purchases a prosthetic device as the result of an injury. The prosthetic device must be prescribed by a doctor within 365 days after the injury occurs. This benefit is payable one time per person, per accident.

COMMON INJURIES

Burn Benefit

This benefit will pay the amount shown in the Schedule of Benefits for second or third degree burns sustained due to an accident. Benefits are based on the severity of the burn. Only one benefit is payable per person, per accident. If multiple burns are sustained as the result of the same accident, the highest eligible benefit will be paid.

Paralysis Benefit

This benefit will pay the amount shown in the Schedule of Benefits for paralysis due to an accident. The benefit amount is based on the type of paralysis. Paralysis must be diagnosed by a doctor within 365 days of the accident. This benefit is payable only once per person, per accident.

Laceration Benefit

This benefit will pay the amount shown in the Schedule of Benefits for lacerations sustained as the result of an accident. The benefit amount is based on the type of laceration. Lacerations must be repaired within 96 hours after an accident. Only one laceration benefit will be paid per person, per accident. If multiple lacerations are sustained, the benefit amount applicable to the total length of all lacerations will be paid.

Emergency Dental Work Benefit

This benefit will pay the amount shown in the Schedule of Benefits if emergency dental treatment is required as the result of an accident. This includes the repair of a broken sound, natural tooth or crown and the extraction of a broken sound, natural tooth. The benefit amount is based on the type of procedure. Dental work must occur within 365 days after the accident. This benefit will be paid once per person, per accident regardless of the number of teeth involved.

Eye Injury Benefit

This benefit will pay the amount shown in the Schedule of Benefits if an eye injury is sustained as the result of an accident. The injury must require surgery or removal of a foreign object by a doctor within 365 days after the accident. One eye injury benefit is payable per person per accident.

Specific Injury Benefit

This benefit will pay the amount shown in the Schedule of Benefits if one of the specific injuries listed is sustained as the result of an accident. Benefit amounts are based on the type of injury sustained. The injury must require surgery or medical treatment within 365 days after the accident. Only one benefit is payable per person per accident.

Dislocations Benefit

This benefit will pay the amount shown in the Schedule of Benefits if a dislocation is sustained as the result of an accident. Benefit amounts are based on the type of dislocation sustained and must be treated by a doctor within 365 days after the accident. This benefit will be paid for up to 3 dislocations per person per accident.

Fractures Benefit

This benefit will pay the amount shown in the Schedule of Benefits if a fracture is sustained as the result of an accident. Benefit amounts are based on the type of fracture sustained and must be treated by a doctor within 365 days after the accident. This benefit will be paid for up to 3 fractures per person per accident.

CATASTROPHIC ACCIDENT BENEFITS

Accidental Death Benefit

This benefit will pay the amount shown in the Schedule of Benefits if the injury sustained results in loss of life. The loss must be a direct result of the accident, independent of all other causes and occur within 365 days of the accident.

Common Carrier Accidental Death Benefit

This benefit will pay the amount shown in the Schedule of Benefits if the injury sustained results in loss of life while on or occupying a common carrier. The loss must be a direct result of an accident, independent of all other causes and occur within 365 days of the accident. This benefit is payable in lieu of the Accidental Death benefit.

Accidental Dismemberment Benefit

This benefit will pay the amount shown in the Schedule of Benefits if the injury sustained results in a loss as described in the Schedule of Benefits. The loss must be a direct result of the accident, independent of all other causes and occur within 365 days of the accident.

OPTIONAL RIDERS

Wellness Screening Benefit

This benefit will pay the amount shown in the Schedule of Benefits for any of the wellness screening tests listed. The benefit will be paid once per person during a calendar year regardless of the number of screening tests administered during that year.

Screening Tests

Abdominal aortic aneurysm ultrasonography

Baseline testing for Concussion

Blood test for lipids, including total cholesterol, LDL, HDL and triglycerides

Bone density screening

Bone marrow testing

Breast MRI

Breast ultrasound

CA 15-3 blood test for breast cancer

CA 125 blood test for ovarian cancer

Carotid Doppler

CEA blood test for colon cancer

Chest X-ray

Child sports physicals

Colonoscopy or virtual colonoscopy

CT angiography

Electrocardiogram

Fasting blood glucose test

Flexible sigmoidoscopies

Mammograms

Pap smears

Prostate-specific antigen (PSA) test

Serum cholesterol test to determine level of HDL and LDL

Stress test on a bicycle or treadmill

Testicular ultrasound

Thermography

Thin Prep Pap Test

Portability Continuation

Portability - Allows coverage to continue following termination of employment or loss of eligibility. Review the certificate of coverage to understand the full details of the Portability provision.

If there is any conflict between this information and the policy issued, the terms of the policy will prevail.

Scheduled Benefit Accident insurance policies are for accident only insurance and do not provide coverage for sickness. Select Benefits insurance policies are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. They are designed to provide benefits at a preselected, fixed-dollar amount. Coverage may be subject to exclusions, limitations, reductions, and termination of benefit provisions. Select Benefits policies are insured by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory.