



What is it?

Accident insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered injury.

Why is this coverage valuable?

This coverage provides you a lump sum cash benefit to help manage unexpected expenses. How you spend it is completely up to you — from everyday bills or childcare to other expenses.

Your accident coverage

Eligibility description	Enhanced Plan
Contribution	You pay the cost of your coverage.
Emergency treatment	
Ambulance	\$400
Air ambulance	\$1,500
Emergency care/treatment	\$200
Initial care visit	\$200
Major diagnostic	\$250
X-ray	\$175
Fractures	
Ankle	\$1,300
Arm (shoulder to elbow)	\$1,200
Arm (elbow to wrist)	\$1,600
Coccyx	\$675
Collarbone	\$1,200
Elbow	\$575
Bones of the face	\$1,250
Fingers	\$250
Foot (except toes)	\$1,125
Hand (except fingers)	\$1,125
Hip	\$4,000
Jaw upper	\$1,125
Jaw lower	\$1,125
Kneecap	\$1,300
Leg (hip to knee)	\$4,000
Leg (knee to ankle)	\$2,250
Nose	\$1,125
Pelvis	\$3,500



Rib	\$600
Shoulder blade	\$1,500
Skull depressed	\$4,000
Skull non-depressed	\$2,000
Sternum	\$675
Toes	\$250
Vertebral body	\$3,000
Vertebral process	\$1,500
Wrist	\$1,200
Surgical treatment surgery	Two times nonsurgical benefit
Chip fracture	25% of fracture benefit
Dislocations	
Ankle	\$1,200
Collarbone (acromion and separation)	\$900
Collarbone (sternoclavicular)	\$1,200
Elbow	\$1,000
Fingers	\$250
Foot (except toes)	\$1,125
Hand (except fingers)	\$650
Hip	\$3,500
Lower jaw	\$650
Knee (except kneecap)	\$1,600
Shoulder	\$2,250
Toes	\$250
Wrist	\$1,100
Surgical treatment	Two times nonsurgical benefit
Partial dislocation	25% of dislocation benefit
Specific injuries	
Blood, plasma, platelets, and other non-blood substitute IV solutions	\$600
2nd degree burns: Based upon surface area burned	\$200 - \$1,200
3rd degree burns: Based upon surface area burned	\$1,300 - \$12,000
Skin grafts	50% of burn benefit
Concussion	\$300
Dental crown	\$300
Dental extraction	\$150



Eye (surgical repair)	\$300
Eye (removal of foreign object)	\$200
Laceration: based upon the need for and length of sutures	\$100 - \$1,000
Severe traumatic brain injury	\$10,000
Surgical benefits	
Arthroscopic	\$450
Cranial	\$1,500
Hernia	\$200
Other surgery under conscious sedation	\$225
Other surgery under general anesthesia	\$350
Repair of knee cartilage	\$1,000
Repair of ligaments, tendons, rotator cuff	\$1,000
Repair of ruptured disc	\$1,000
Open abdominal or thoracic	\$1,500
Hospitalization and ongoing care	
Accident hospital admission	\$1,000
Accident hospital daily confinement	\$200
Accident intensive care admission	\$2,000
Accident intensive care daily confinement	\$400
Physical, occupational, and chiropractic therapy (up to 10 sessions)	\$75
Physician follow-up visits (up to six visits)	\$125
Alternative care/rehabilitation facility daily confinement/rehabilitative confinement	\$150
Epidural/cortisone pain management (up to one injection)	\$75
Medical mobility devices	\$200
Wheelchair (expected use one year or more)	\$750
Wheelchair (expected use less than one year)	\$200
Prosthesis (per limb)	\$1,000
Recovery assistance	
Family care	\$200
Companion lodging (100 or more miles from home)	\$200 per day
Transportation (100 or more miles from home)	\$600 per trip
Moving vehicle benefits	
Moving vehicle injury	\$275
Moving vehicle death	\$5,000



Safe driver injury/death: Seat belt	Additional 25% of motor vehicle injury or death benefit
Safe driver injury/death: Air bag	Additional 25% of motor vehicle injury or death benefit
Safe driver injury/death: Motor vehicle helmet	Additional 25% of motor vehicle injury or death benefit
Safe rider: Other helmet (bicycle, scooter, skateboard)	\$200
Health assessment/wellness benefit	
Receive a cash benefit every year you and any of your covered family members complete a single covered assessment test.	\$100
Additional plan benefits	
Portability	Included
Child sports injury benefit	Included



Benefit exclusions

Like any insurance, this accident policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover:

- Disease, physical or mental infirmity, sickness, or medical or surgical treatment of these
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Voluntary intake or use by any means of any drugs, poison, gas, or fumes, voluntary use of controlled substance, voluntary intake or use by any means of any drug, except when:
 - Prescribed or administered by a physician
 - Taken in accordance with the physician's instructions
- Committing or attempting to commit a felony, participation in a felony, voluntary participation in a felony, voluntary committing or attempting to commit a felony
- War or any act of war, declared or undeclared, war or any act of war other than terrorism, declared or undeclared, war or any act of war, declared or undeclared while serving in the military or an auxiliary unit attached to the military or working in an area of war, whether voluntarily or as required by an employer
- Participation in a riot, insurrection, or rebellion of any kind
- Military duty, including the reserves or national guard
- Travel or flight in or on any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight, or as a passenger, pilot, or crew member in the group policyholder's aircraft while flying for the group policyholder's business, provided:
 - The aircraft has a valid U.S. airworthiness certificate or foreign equivalent
 - The pilot has a valid pilot's certificate with a nonstudent rating authorizing them to fly the aircraft
- Driving a vehicle while intoxicated, as defined by the jurisdiction where the accident occurred. For accidental death and dismemberment only, benefits aren't payable for any loss sustained or contracted in consequence of your being intoxicated or under the influence of any narcotic, operating a motor vehicle while intoxicated, as defined by the law of the state in which the accident occurred, if it is a felony
- Being incarcerated in any type of penal or detention facility, injury sustained while confined to jail, workhouse, or other corrections facility when it is due to an act of the facility and law enforcement is liable
- Under the influence of narcotics, unless prescribed and taken in accordance with the prescription by a physician
- Participating in, practicing for, or officiating any semi-professional or professional sport
- Riding in or driving in any motor driven vehicle for race, stunt show, or speed test
- An injury sustained while residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months
- Bungee cord jumping, mountaineering, or base jumping
- Skydiving, parachuting, or jumping from any aircraft for recreational purposes



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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.

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