

Schedule of Benefits - Non-New York (benefits may vary by state)

Accident Insurance - Provides 24-hour coverage or off-the-job only coverage (policy not available in all states)

Benefit	Amount
Primary Insured	
Non-Common Carrier Accident	\$25,000
Common Carrier Accident	\$100,000
Catastrophic Accident	\$20,000*
Loss of Finger, Toe, Hand, Foot, Arm, Leg or Sight of an Eye	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$10,000
Loss of one finger or toe	\$2,000
Spouse	
Non-Common Carrier Accident	\$25,000
Common Carrier Accident	\$100,000
Catastrophic Accident	\$10,000*
Loss of Finger, Toe, Hand, Foot, Arm, Leg or Sight of an Eye	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$5,000
Loss of one finger or toe	\$1,000
Children	
Non-Common Carrier Accident	\$5,000
Common Carrier Accident	\$10,000
Catastrophic Accident	\$10,000*
Loss of Finger, Toe, Hand, Foot, Arm, Leg or Sight of an Eye	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$5,000
Loss of one finger or toe	\$1,000
*Benefit for Catastrophic Accident decreases by 50% at age 70	
Same for Insured, Spouse or Children	
Accident Follow-Up	\$25
Air Ambulance	\$500
Ambulance	\$150
Blood, Plasma, Platelets	\$200
Burns	
Flat amount for:	
2nd degree for 36% or more of body surface	\$500
3rd degree 9-34 sq. in. of body surface	\$1,000
3rd degree 35 or more sq. in. of body surface	\$10,000
Coma	\$7,500
Concussion	\$50

Benefit	Amount
Dislocation (based on joint involved)	
Open Reduction	\$100 to \$2,000
Closed Reduction	\$50 to \$1,000
Emergency Dental Work	
Broken teeth repaired with crown(s)	\$300
Broken teeth resulting in extraction(s)	\$100
Emergency Room Treatment	\$150
Eye Injury	
Surgical Repair	\$200
Removal of Foreign Object	\$50
Fracture (based on bone involved)	
Open Reduction	\$200 to \$1,500
Closed Reduction	\$100 to \$1,500
Hospital Admission	\$1,000
Hospital Confinement Per Day	\$200
Hospital ICU Admission	\$1,500
Hospital ICU Confinement Per Day	\$400
Initial Office Visit	\$25
Knee Cartilage (Torn)	
With Surgical Repair	\$500
Exploratory Surgery or Debridement	\$150
Laceration	
Treated without stitches, staples, glue	\$25
Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches	\$50
Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches	\$200
Total is over 5 inches long (12.5 centimeters) and repaired by stitches	\$400
Lodging Per Day	\$100
Major Diagnostic Exam	\$150
Medical Appliances	\$100
Pain Management/Epidural	\$75
Paralysis	
Hemiplegia	\$4,000
Paraplegia	\$5,000
Quadriplegia	\$10,000
Physical Therapy Per Day	\$25



Benefit	Amount
Prosthetic Device/Artificial Limb	
One prosthetic device or artificial limb	\$500
More than one device or artificial limb	\$750
Rehabilitation Unit Per Day	\$100
Ruptured Disc with Surgical Repair	\$500
Skin Graft	50% of Burn Benefit
Surgery	
Cranial	\$1,000
Hernia with Surgical Repair	\$1,000
Abdominal/Thoracic With Surgical Repair	\$1,000
Abdominal/Thoracic Exploratory Surgery	\$150
Miscellaneous Surgery with general anesthesia	\$250
Miscellaneous Surgery with conscious sedation	\$100
Tendon/ Ligament/ Rotator Cuff	
Surgical repair of one or more tendon, ligament or rotator cuff	\$500
If exploratory arthroscopic surgery is performed and no repair is done	\$150
Transportation	\$350
X-Ray	\$50

Amalgamated Life Insurance Company
 333 Westchester Avenue, White Plains, NY 10604
www.amalgamatedlife.com

Accident Policy Form AMIACCP-14 or state variations

WABEN-5-15