

Your Accident Insurance Benefits

COVERED BENEFITS

INITIAL TREATMENT AND DIAGNOSIS BENEFITS	
BENEFITS	PLAN OPTION 1
Initial Accident Treatment	
Received in an Emergency Room	\$250
Received in a Physician's Office	\$250
Received in an Urgent Care Center or Similar Facility	\$250
Ambulance	
Ground	\$525
Air	\$1,575
Laceration	
Without Stitches	\$100
With Stitches - Less than 7.5 centimeters	\$200
With Stitches - 7.5 centimeters to 20 centimeters	\$500
With Stitches - More than 20 centimeters	\$1,000
Diagnosis Benefits	
Medical Diagnostic Imaging	\$250
Blood, Plasma, and Platelets	\$500
X-Ray	\$250 MAXIMUM 3 PER ACCIDENT
Lab Test	\$250 MAXIMUM 3 PER ACCIDENT

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BODILY INJURY BENEFITS - HEAD, NECK AND SHOULDER	
BENEFITS	PLAN OPTION 1
Brain Injury	
Concussion/Mild Traumatic Brain Injury	\$400
Concussion/Moderate or Severe Traumatic Brain Injury	\$400
Collar Bone Dislocation	
Open Reduction	\$1,600
Closed Reduction	\$800
Collar Bone Fracture	
Open Reduction	\$1,500
Closed Reduction	\$750
Dental	
Extraction	\$80
Repaired with Crown	\$400
Eye Injury	
Non-Surgical Removal of Foreign Object	\$80
Surgical Repair	\$400
Face (other than Jaw) Fracture	
Open Reduction	\$1,500
Closed Reduction	\$750
Lower Jaw Dislocation	
Open Reduction	\$1,600
Closed Reduction	\$800
Lower Jaw Fracture	
Open Reduction	\$2,400
Closed Reduction	\$1,200
Upper Jaw Fracture	
Open Reduction	\$2,400
Closed Reduction	\$1,200
Nose Fracture	
Open Reduction	\$1,500
Closed Reduction	\$750

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BODILY INJURY BENEFITS - HEAD, NECK AND SHOULDER	
BENEFITS	PLAN OPTION 1
Shoulder/Shoulder Blade Dislocation	
Open Reduction	\$2,400
Closed Reduction	\$1,200
Shoulder/Shoulder Blade Fracture	
Open Reduction	\$3,300
Closed Reduction	\$1,500
Skull (other than Face, Jaw or Nose) Fracture	
Depressed Fracture	\$5,100
Simple Fracture	\$2,700

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BODILY INJURY BENEFITS - LIMBS	
BENEFITS	PLAN OPTION 1
Ankle or Foot (other than Toes) Dislocation	
Open Reduction	\$2,000
Closed Reduction	\$960
Ankle or Foot (other than Toes) Fracture	
Open Reduction	\$3,200
Closed Reduction	\$1,600
Upper Arm Fracture	
Open Reduction	\$3,600
Closed Reduction	\$1,800
Forearm Fracture	
Open Reduction	\$3,200
Closed Reduction	\$1,600
Elbow Dislocation	
Open Reduction	\$1,600
Closed Reduction	\$800
Elbow Fracture	
Open Reduction	\$3,200
Closed Reduction	\$1,600
Fingers Dislocation	
Open Reduction	\$525
Closed Reduction	\$225
Fingers Fracture	
Open Reduction	\$525
Closed Reduction	\$225
Hand (other than Fingers or Wrist) Dislocation	
Open Reduction	\$3,200
Closed Reduction	\$1,600
Hand (other than Fingers or Wrist) Fracture	
Open Reduction	\$3,200
Closed Reduction	\$1,600

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BODILY INJURY BENEFITS - LIMBS	
BENEFITS	PLAN OPTION 1
Heel Fracture	
Open Reduction	\$525
Closed Reduction	\$225
Knee Dislocation	
Open Reduction	\$3,300
Closed Reduction	\$1,800
Kneecap Fracture	
Open Reduction	\$3,200
Closed Reduction	\$1,600
Leg Fracture	
Open Reduction	\$3,900
Closed Reduction	\$2,100
Toes Dislocation	
Open Reduction	\$525
Closed Reduction	\$225
Toes Fracture	
Open Reduction	\$975
Closed Reduction	\$525
Wrist Dislocation	
Open Reduction	\$1,600
Closed Reduction	\$800
Wrist Fracture	
Open Reduction	\$3,200
Closed Reduction	\$1,600

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BODILY INJURY BENEFITS - TORSO	
BENEFITS	PLAN OPTION 1
Coccyx (Tailbone) Fracture	
Open Reduction	\$750
Closed Reduction	\$375
Hip Dislocation	
Open Reduction	\$6,000
Closed Reduction	\$3,000
Hip Fracture	
Open Reduction	\$6,000
Closed Reduction	\$3,000
Pelvis Fracture	
Open Reduction	\$5,700
Closed Reduction	\$2,700
Rib Dislocation	
Open Reduction	\$975
Closed Reduction	\$525
Rib Fracture	
Open Reduction	\$975
Closed Reduction	\$525
Sternum (Breastbone) Fracture	
Open Reduction	\$975
Closed Reduction	\$525
Vertebrae/Vertebral Processes Fracture	
Open Reduction	\$4,800
Closed Reduction	\$2,400

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HOSPITALIZATION BENEFITS	
BENEFITS	PLAN OPTION 1
Admission Benefit	
Non-Intensive Care Unit	\$2,100
Intensive Care Unit	\$4,200
Daily Benefit	
Non-Intensive Care Unit	\$315 LIMITED TO 365 DAYS PER ACCIDENT
Intensive Care Unit	\$630 LIMITED TO 15 DAYS PER ACCIDENT
Step-Down Unit	\$315 LIMITED TO 5 DAYS PER ACCIDENT
Inpatient Rehabilitation Unit	\$315 LIMITED TO 30 DAYS PER ACCIDENT
Observation Room	\$315 LIMITED TO 2 DAYS PER ACCIDENT

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RECOVERY SERVICES BENEFITS	
BENEFITS	PLAN OPTION 1
Appliance	\$400
Residence Modification	\$1,000
Vehicle Modification	\$1,000
Family Lodging (per day)	\$150 LIMITED TO 30 DAYS PER ACCIDENT
Acupuncture Care (per visit)	\$100 LIMITED TO 10 VISITS PER ACCIDENT
Chiropractic Care (per visit)	\$100 LIMITED TO 10 VISITS PER ACCIDENT
Follow-Up Treatment (per visit)	\$100 LIMITED TO 3 VISITS PER ACCIDENT
Mental Health Care (per visit)	\$100 LIMITED TO 5 VISITS PER ACCIDENT
Pain Management - Epidural	\$100 LIMITED TO 3 TREATMENTS PER ACCIDENT
Prosthetic Devices	
One Prosthetic	\$1,000
Multiple Prosthetics	\$2,000
Repairs	\$1,000
Therapy Services (per visit)	\$100 LIMITED TO 10 VISITS PER ACCIDENT
Transportation	\$500 LIMITED TO 3 TRIPS PER ACCIDENT

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MAJOR INJURIES	
BENEFITS	PLAN OPTION 1
Burns	
Second Degree Burns covering 25%-35% of total body surface	\$500
Second Degree Burns covering more than 35% of total body surface	\$1,500
Third Degree Burn measuring at least 6 square centimeters but less than 10 square centimeters	\$1,500
Third Degree Burn measuring at least 10 square centimeters but less than 25 square centimeters	\$4,000
Third Degree Burn measuring at least 25 square centimeters but less than 35 square centimeters	\$9,000
Third Degree Burn measuring more than 35 square centimeters	\$12,500
Skin Graft (pays a percentage of the applicable Burn benefit)	25%
Coma	
Non-Induced	\$25,000
Induced	\$25,000
Persistent Vegetative State (PVS)	\$25,000
Paralysis	
Quadriplegia	\$25,000
Triplegia	\$12,500
Paraplegia	\$12,500
Hemiplegia	\$12,500
Diplegia	\$12,500
Monoplegia	\$12,500
Surgery	
Exploratory	\$500
Major	\$2,500
Surgery on Tendons, Ligaments, Rotator Cuffs	
Arthroscopic Surgery with No Repair	\$200
Surgery with One Repair	\$500
Surgery with Two or More Repairs	\$1,000
Surgery on Ruptured Discs or Torn Knee Cartilage	
Shaved Cartilage or Arthroscopic Surgery with No Repair	\$200
Surgery with One Repair	\$500
Surgery with Two or More Repairs	\$1,000

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ACCIDENTAL DEATH BENEFITS	
BENEFITS	PLAN OPTION 1
Accidental Death Benefit	
Other Accidental Death (other than Automobile or Common Carrier)	EMPLOYEE: \$60,000
	SPOUSE: \$60,000
	CHILD: \$60,000
Automobile Accident While wearing seatbelt and airbag deployed	EMPLOYEE: \$132,000
	SPOUSE: \$132,000
	CHILD: \$132,000
Automobile Accident While wearing seatbelt without airbag being deployed	EMPLOYEE: \$120,000
	SPOUSE: \$120,000
	CHILD: \$120,000
Automobile Accident While not wearing seatbelt	EMPLOYEE: \$90,000
	SPOUSE: \$90,000
	CHILD: \$90,000
Common Carrier Accident	EMPLOYEE: \$180,000
	SPOUSE: \$180,000
	CHILD: \$180,000
Transportation of Remains	\$2,400

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DISMEMBERMENT BENEFITS	
BENEFITS	PLAN OPTION 1
One or more fingers or one or more toes	EMPLOYEE: \$3,000
	SPOUSE: \$3,000
	CHILD: \$3,000
One eye, hand, foot, arm, or leg	EMPLOYEE: \$12,000
	SPOUSE: \$12,000
	CHILD: \$12,000
Two eyes, hands, or feet	EMPLOYEE: \$60,000
	SPOUSE: \$60,000
	CHILD: \$60,000
Two arms or two legs	EMPLOYEE: \$60,000
	SPOUSE: \$60,000
	CHILD: \$60,000
Speech and hearing in both ears	EMPLOYEE: \$60,000
	SPOUSE: \$60,000
	CHILD: \$60,000
Both arms and both legs	EMPLOYEE: \$60,000
	SPOUSE: \$60,000
	CHILD: \$60,000

SURVIVOR BENEFITS	
BENEFITS	PLAN OPTION 1
Career Enrichment	\$4,200
Child Care Center	\$1,800
Child Education	\$4,200

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SUPPLEMENTAL BENEFITS	PLAN OPTION 1
ORGANIZED SPORTING ACTIVITY BENEFIT RIDER (RIDER FORM SERIES TRST1100-1220)	
<p>If an insured receives an accidental bodily injury while participating as a registered member in an organized sporting activity, and benefits are payable for that accident, the benefits we pay will increase based on the Organized Sporting Activity Benefit Percentage shown, not to exceed the Benefit Maximum.</p>	<p>ORGANIZED SPORTING ACTIVITY BENEFIT PERCENTAGE: 25% BENEFIT MAXIMUM: NO LIFETIME MAXIMUM</p>