

Accident Insurance

Offering Vital Protection When Accidents Happen

Unfortunately, accidents are a fact of life. They come in many forms, ranging from falls, burns or unintentional poisoning to motor vehicle or gun-related accidents. They cause a wide range of injuries which, in turn, can create a tremendous financial burden for men and women who are unprepared. Amalgamated Life offers a robust Accident Insurance policy designed to provide vital protection when an accident-related injury occurs.

BENEFIT	AMOUNT
Primary Insured	
Non-Common Carrier Accident	\$25,000
Common Carrier Accident	\$100,000
Catastrophic Accident	\$20,000
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes	
Loss of one hand, or one foot, or one arm, or one leg, or sight of on	e 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 Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes	
Loss of one hand, or one foot, or one arm, or one leg, or sight of on	e 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 Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes	
Loss of one hand, or one foot, or one arm, or one leg, or sight of on	e eye \$5,000
Loss of one finger or toe	\$1,000
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
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

Practure (based on bone involved) Open Reduction \$200 to \$1,50 to Closed Reduction \$100 to \$1,50 to Closed Reduction \$100 to \$1,50 to Closed Reduction \$1,00 to \$1,50 to Closed Reduction \$1,00 the Spital Admission \$1,50 the Spital ICU Admission \$1,50 the Spital ICU Confinement Per Day \$40 thitial Office Visit \$20 thitial Office Visit Surgical Repair \$20 thit		
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Hospital Confinement Per Day Hospital ICU Admission Hospital ICU Confinement Per Day Hospital ICU Confinement Per Day Hitial Office Visit Knee Cartilage (Torn) With Surgical Repair Exploratory Surgery or Debridement Laceration Treated without stitches, staples, glue Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches Total is greater than 3 and not more than 5 inches long (less than 7.6 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Stoad Paralysis Hemiplegia \$40.00 Paralysis Hemiplegia \$4,00 Paraplegia \$4,00 Paraplegia \$5,00 Quadriplegia \$10,00 Physical Therapy Per Day Prosthetic Device/Artificial Limb One prosthetic device or artificial limb More than one device or artificial limb More than one device or artificial limb More than one device or artificial limb Storgery Cranial \$1,00 Hernia with Surgical Repair Skin Graft \$50% of Burn Bene Surgery Cranial \$1,00 Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation	Closed Reduction	\$100 to \$1,500
Hospital ICU Admission \$1,50 Hospital ICU Confinement Per Day \$40 Initial Office Visit \$20 Knee Cartilage (Torn) With Surgical Repair \$50 Exploratory Surgery or Debridement \$15 Laceration Treated without stitches, staples, glue \$20 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 \$20 Total is over 5 inches long (12.5 centimeters) and repaired by stitches \$20 Total is over 5 inches long (12.5 centimeters) and repaired by stitches \$40 Lodging Per Day \$10 Major Diagnostic Exam \$15 Medical Appliances \$10 Paralysis Hemiplegia \$4,00 Paraplegia \$4,00 Paraplegia \$5,00 Quadriplegia \$10,00 Physical Therapy Per Day \$2 Prosthetic Device/Artificial Limb One prosthetic device or artificial limb \$50 More than one device or artificial limb \$75 Rehabilitation Unit Per Day \$10 Ruptured Disc with Surgical Repair \$50 Skin Graft \$50% of Burn Bene Surgery Cranial \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff If exploratory arthroscopic surgery is performed and no repair is done \$15	Hospital Admission	\$1,000
Hospital ICU Confinement Per Day Initial Office Visit Knee Cartilage (Torn) With Surgical Repair Exploratory Surgery or Debridement Laceration Treated without stitches, staples, glue Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Lodging Per Day Major Diagnostic Exam Medical Appliances Pain Management/Epidural Paralysis Hemiplegia Quadriplegia Paralygia Quadriplegia Physical Therapy Per Day Prosthetic Device/Artificial Limb One prosthetic device or artificial limb More than one device or artificial Repair Surgery Cranial Hernia with Surgical Repair Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Trendon/ Ligament/ Rotator Cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation	Hospital Confinement Per Day	\$200
Initial Office Visit Knee Cartilage (Torn) With Surgical Repair Exploratory Surgery or Debridement Laceration Treated without stitches, staples, glue Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Lodging Per Day Major Diagnostic Exam Medical Appliances Pain Management/Epidural Paralysis Hemiplegia Paraplegia Quadriplegia Physical Therapy Per Day Prosthetic Device/Artificial Limb One prosthetic device or artificial limb More than one device or artificial Repair Skin Graft Sow of Burn Bene Surgery Cranial Hernia with Surgical Repair Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation	Hospital ICU Admission	\$1,500
Kinee Cartilage (Torn) With Surgical Repair \$50 Exploratory Surgery or Debridement \$15 Laceration Treated without stitches, staples, glue \$2 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 \$20 Total is over 5 inches long (12.5 centimeters) and repaired by stitches \$40 Lodging Per Day \$10 Major Diagnostic Exam \$15 Medical Appliances \$10 Paralysis Hemiplegia \$4,00 Paraplegia \$4,00 Paraplegia \$5,00 Quadriplegia \$10,00 Physical Therapy Per Day \$2 Prosthetic Device/Artificial Limb One prosthetic device or artificial limb \$50 More than one device or artificial limb \$75 Rehabilitation Unit Per Day \$10 Ruptured Disc with Surgical Repair \$50 Stringery Cranial \$1,00 Hernia with Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Hospital ICU Confinement Per Day	\$400
With Surgical Repair Exploratory Surgery or Debridement Laceration Treated without stitches, staples, glue Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Lodging Per Day Major Diagnostic Exam Medical Appliances Paralysis Hemiplegia Paralysis Hemiplegia Paralysis Hemiplegia Paraplegia Quadriplegia Physical Therapy Per Day Prosthetic Device/Artificial Limb One prosthetic device or artificial limb More than one device or artificial limb Stenabilitation Unit Per Day Ruptured Disc with Surgical Repair Skin Graft Sow of Burn Bener Surgery Cranial Hernia with Surgical Repair Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Trendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation	Initial Office Visit	\$25
Exploratory Surgery or Debridement Laceration Treated without stitches, staples, glue Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches Lodging Per Day Major Diagnostic Exam Medical Appliances Pain Management/Epidural Paralysis Hemiplegia Paralysis Hemiplegia Quadriplegia Prosthetic Device/Artificial Limb One prosthetic device or artificial limb More than one device or artificial limb Stephanilitation Unit Per Day Ruptured Disc with Surgical Repair Skin Graft Sow of Burn Bene Surgery Cranial Hernia with Surgical Repair Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation	Knee Cartilage (Torn)	
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Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches Total is over 5 inches long (12.5 centimeters) and repaired by stitches \$40 Lodging Per Day Major Diagnostic Exam Medical Appliances Pain Management/Epidural Paralysis Hemiplegia \$4,00 Paraplegia Quadriplegia \$10,00 Physical Therapy Per Day Prosthetic Device/Artificial Limb One prosthetic device or artificial limb More than one device or artificial limb STRehabilitation Unit Per Day Ruptured Disc with Surgical Repair Stringery Cranial Hernia with Surgical Repair Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation	Laceration	
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Major Diagnostic Exam Medical Appliances Pain Management/Epidural Paralysis Hemiplegia \$4,00 Paraplegia \$5,00 Quadriplegia \$10,00 Physical Therapy Per Day \$2 Prosthetic Device/Artificial Limb One prosthetic device or artificial limb \$50 More than one device or artificial limb \$75 Rehabilitation Unit Per Day \$10 Ruptured Disc with Surgical Repair \$50 Skin Graft \$50% of Burn Bene \$100 Surgery Cranial \$1,00 Hernia with Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35		\$400
Medical Appliances \$10 Pain Management/Epidural \$7 Paralysis Hemiplegia \$4,00 Paraplegia \$5,00 Quadriplegia \$10,00 Physical Therapy Per Day \$2 Prosthetic Device/Artificial Limb One prosthetic device or artificial limb \$50 More than one device or artificial limb \$75 Rehabilitation Unit Per Day \$10 Ruptured Disc with Surgical Repair \$50 Skin Graft \$50% of Burn Bener \$100 Surgery Cranial \$1,00 Hernia with Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Lodging Per Day	\$100
Pain Management/Epidural Paralysis Hemiplegia \$4,000 Paraplegia \$5,000 Quadriplegia \$10,000 Physical Therapy Per Day \$2 Prosthetic Device/Artificial Limb One prosthetic device or artificial limb \$500 More than one device or artificial limb \$775 Rehabilitation Unit Per Day \$100 Ruptured Disc with Surgical Repair \$500 of Burn Benef 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 \$1500 Transportation \$3500	Major Diagnostic Exam	\$150
Paralysis Hemiplegia \$4,000 Paraplegia \$5,000 Quadriplegia \$10,000 Physical Therapy Per Day \$2 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 of Burn Beneisch 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 \$1500 Transportation \$350	Medical Appliances	\$100
Hemiplegia \$4,000 Paraplegia \$5,000 Quadriplegia \$10,000 Physical Therapy Per Day \$2 Prosthetic Device/Artificial Limb One prosthetic device or artificial limb \$500 More than one device or artificial limb \$700 More than one device or artificial limb \$700 Rehabilitation Unit Per Day \$100 Ruptured Disc with Surgical Repair \$5000 of Burn Benef 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 \$1500 Transportation \$3500	Pain Management/Epidural	\$75
Paraplegia \$5,00 Quadriplegia \$10,00 Physical Therapy Per Day \$2 Prosthetic Device/Artificial Limb One prosthetic device or artificial limb \$50 More than one device or artificial limb \$75 Rehabilitation Unit Per Day \$10 Ruptured Disc with Surgical Repair \$50% of Burn Bene Surgery Cranial \$1,00 Hernia with Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Paralysis	
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Physical Therapy Per Day \$2 Prosthetic Device/Artificial Limb One prosthetic device or artificial limb \$50 More than one device or artificial limb \$75 Rehabilitation Unit Per Day \$10 Ruptured Disc with Surgical Repair \$50 Skin Graft \$50% of Burn Bene Surgery Cranial \$1,00 Hernia with Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Paraplegia	\$5,000
Prosthetic Device/Artificial Limb One prosthetic device or artificial limb S50 More than one device or artificial limb Rehabilitation Unit Per Day Ruptured Disc with Surgical Repair S50 Skin Graft S0% of Burn Bene Surgery Cranial Hernia with Surgical Repair Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation \$350 \$450 \$50 \$50 \$50 \$50 \$50 \$50	Quadriplegia	\$10,000
One prosthetic device or artificial limb More than one device or artificial limb S75 Rehabilitation Unit Per Day Ruptured Disc with Surgical Repair S50 Skin Graft S0% of Burn Bene Surgery Cranial Hernia with Surgical Repair Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation \$35	Physical Therapy Per Day	\$25
More than one device or artificial limb Rehabilitation Unit Per Day Ruptured Disc with Surgical Repair Skin Graft Sow of Burn Benessurgery Cranial Hernia with Surgical Repair Abdominal/Thoracic With Surgical Repair Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done Transportation \$35	Prosthetic Device/Artificial Limb	
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Ruptured Disc with Surgical Repair \$50 of Burn Bener Skin Graft 50% of Burn Bener Surgery Cranial \$1,00 of Hernia with Surgical Repair \$1,00 of Abdominal/Thoracic With Surgical Repair \$1,00 of Abdominal/Thoracic Exploratory Surgery \$15 of Miscellaneous Surgery with general anesthesia \$25 of Miscellaneous Surgery with conscious sedation \$10 of Tendon/ Ligament/ Rotator Cuff \$10 of Cuff of Cuff of Cuff \$10 of Cu	More than one device or artificial limb	\$750
Skin Graft Surgery Cranial \$1,00 Hernia with Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Rehabilitation Unit Per Day	\$100
Surgery Cranial \$1,00 Hernia with Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Ruptured Disc with Surgical Repair	\$500
Cranial \$1,00 Hernia with Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Skin Graft	50% of Burn Benefit
Hernia with Surgical Repair \$1,00 Abdominal/Thoracic With Surgical Repair \$1,00 Abdominal/Thoracic Exploratory Surgery \$15 Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Surgery	
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Abdominal/Thoracic Exploratory Surgery Miscellaneous Surgery with general anesthesia Miscellaneous Surgery with conscious sedation Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff fexploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35 Transportation \$15	Hernia with Surgical Repair	\$1,000
Miscellaneous Surgery with general anesthesia \$25 Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Abdominal/Thoracic With Surgical Repair	\$1,000
Miscellaneous Surgery with conscious sedation \$10 Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Abdominal/Thoracic Exploratory Surgery	\$150
Tendon/ Ligament/ Rotator Cuff Surgical repair of one or more tendon, ligament or rotator cuff If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation	Miscellaneous Surgery with general anesthesia	\$250
Surgical repair of one or more tendon, ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Miscellaneous Surgery with conscious sedation	\$100
ligament or rotator cuff \$50 If exploratory arthroscopic surgery is performed and no repair is done \$15 Transportation \$35	Tendon/ Ligament/ Rotator Cuff	
performed and no repair is done \$15 Transportation \$35		\$500
	If exploratory arthroscopic surgery is performed and no repair is done	\$150
X-Rav \$5	Transportation	\$350
	X-Ray	\$50





YOU Decide How to Use the Cash Benefits

Our cash benefits provide you with greater coverage options because you get to decide how to use them.



Finances

Can help protect your HSAs, savings, retirement plans and 401ks from being depleted

Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city

Home

You can use your cash benefits to help pay the mortgage, rental payments, or perform needed home repairs for your after care

Expenses

The cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

ACCIDENT PLAN FEATURES

- Guaranteed Issue—No medical guestions asked
- Guaranteed Renewable—Coverage remains in force for life as long as premiums are paid
- Coverage for Family—Insured, spouse and dependent children
- Portability—Insured can keep benefits even with a change of jobs or retirement
- Level Premium—Rates do not increase with age

HERE'S HOW IT WORKS

Imagine while cleaning the gutters, you fall from the ladder and break your leg.

These are out-of-pocket expenses you may encounter:

- **\$100** Emergency room copay
- \$250 Deductible (copays do not count toward deductible)
- \$35 Specialist visit copay—orthopedic surgeon
- \$350 Specialist visit copay—occupational/physical therapy for 10 days
- \$735 Out-of-pocket expenses

And here is a sample of benefits you may be eligible for with Amalgamated Life's Accident Insurance:

- **\$150** Accident Emergency Treatment
- \$50 X-Ray (for diagnosis of broken leg)
- **\$150** MRI
- \$675 Fracture (broken leg)
- \$100 Appliance (crutches)
- \$25 Accident Follow-up Doctor (\$25 per visit, up to 1 per accident)
- \$150 Physical Therapy (\$25/day for 6 days)

\$1,150 of benefits paid to you in additional to other coverage you may have with other insurance companies

ACCIDENT CLAIMS CHECKLIST

Have this information handy to identify your policy:

■ Policy number

- Policyholder's name
- ☐ Policyholder's date of birth
- Policyholder's address

Here's a list of common items you will need to file a claim:

- ☐ Patient's name and date of birth
- ☐ Patient's relationship to policyholder
- Date and description of injury
- Location of accident
- lue Copy of police report (motor vehicle accidents)
- ☐ Authorization to obtain information: To allow Amalgamated Life to contact your provider on your behalf, please include the provider's name, address and fax number (if available)
- ☐ For hospital confinement: Ask your hospital to provide a completed UB04 document or ask your physician to provide a completed HCFA 1500 document
- ☐ For surgery: Include the operative report, and both the surgeon's and anesthesia's bills
- ☐ Include all ambulance, mobility aids, lodging and transportation invoices

Amalgamated Life Insurance Company

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943.

Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

For General Questions and Claim Questions

Toll Free Telephone Number

866-975-4089

Fax (for sending a claim)

914-367-4114

Email

Member We bln quiry @amalgamated benefits.com

Claims Mailing Address

Amalgamated Life Insurance Company Voluntary Benefits Department P.O. Box 5453 White Plains, NY 10602-5453 submitclaimforms@amalgamatedbenefits.com

Call center hours:

Monday thru Thursday 8am-8pm EST Friday 8am-6pm EST Saturday 9am-1pm EST

Amalgamated Life Insurance Company 333 Westchester Avenue, White Plains, NY 10604 866.975.4089

www.amalgamatedbenefits.com

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Policy Form: AMIACCP-14**

**Features & form numbers may vary by state

*Benefit for Catastrophic Accident decreases by 50% at age 70. Same for Insured, Spouse or Children

The information in this product brochure is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual or group policy/ certificate. If the information in this product brochure differs from the individual or group policy/ certificate, the terms of the policy govern. For specific information regarding features and benefits on Amalgamated Life's Worksite Policies, call 866-975-4089.

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