



SCHEDULE OF BENEFITS

Full-Time Employees - Injuries		
Burns	2 nd Degree - At least 5% but less than 20% of skin surface	\$750
	2 nd Degree - 20% or greater of skin surface	\$1,500
	3 rd Degree - Less than 5% of skin surface	\$3,000
	3 rd Degree - At least 5%, but less than 20% of skin surface	\$7,500
	3 rd Degree - 20% or greater of skin surface	\$15,000
Concussion	Concussion	\$200
Connective Tissue	One Connective Tissue	\$90
	Two or more Connective Tissues	\$150
Dislocations (If surgery is required, Surgery benefit is paid in addition to Injury benefit)	Ankle bone or bones of the foot (other than toes)	\$2,000
	Collarbone (acromioclavicular and separation)	\$400
	Collarbone (sternoclavicular)	\$1,000
	Finger or Toe (Digit)	\$200
	Hand (other than Fingers) or Elbow joint	\$600
	Wrist joint or Shoulder	\$600
	Hip joint	\$4,125
	Knee joint (other than patella)	\$2,000
	Kneecap (patella)	\$600
Eye	Lower Jaw	\$600
	Incomplete Dislocation (payable as a % of the applicable Dislocations benefit)	25%
Fractures (If surgery is required, Surgery benefit is paid in addition to Injury benefit)	Eye Injury	\$200
	Ankle (lower tibia or fibula)	\$550
	Foot or Heel (other than Toes)	\$550
	Bones of the Face or Nose (other than Lower Jaw, Mandible, or Upper Jaw, Maxilla)	\$825
	Collarbone (clavicle, sternum) or Shoulder Blade (scapula)	\$550
	Finger or Toe (Digit)	\$275
	Forearm (olecranon, radius, or ulna), Hand, Wrist (other than Fingers)	\$550
	Hip or Thigh (femur)	\$4,125
	Kneecap (patella)	\$550
	Leg (mid to upper tibia or fibula)	\$1,650
	Lower Jaw, Mandible (other than alveolar process)	\$550
	Pelvis	\$1,650
	Rib; Tailbone (coccyx), Sacrum; Vertebral Processes	\$550
	Skull (except bones of Face or Nose), Depressed	\$5,500
	Skull (except bones of Face or Nose), Non-depressed	\$2,750
	Upper Arm between Elbow and Shoulder (humerus)	\$825
	Upper Jaw, Maxilla (other than alveolar process)	\$825
	Vertebrae, body of (other than Vertebral Processes)	\$1,650
	Chip Fracture - Payable as a % of the applicable Fractures benefit	25%
	Fractures - Same bone maximum incurred per accident	1 Fracture
	Fractures - maximum payable multiplier for multiple bones	2 Times
Internal Injuries	Internal Injuries	\$200
Knee Cartilage	Knee Cartilage (Meniscus Injury)	\$200
Lacerations	No Repair	\$65
	Repair - Less than 2 inches	\$200
	Repair - At least 2 inches but less than 6 inches	\$400
	Repair - 6 inches or greater	\$800
Loss of a Digit	One Digit (other than a Thumb or Big Toe)	\$1,000
	One Digit (a Thumb or Big Toe)	\$1,500
	Two or more Digits	\$2,000



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Full-Time Employees - Injuries		
Ruptured or Herniated Disc	One Disc	\$180
	Two or more Discs	\$300
Injury Felony or Sexual Assault	Injury Felony or Sexual Assault	\$200

Full-Time Employees - Treatment		
Ambulance	Air	\$2,500
	Ground	\$600
Durable Medical Equipment	Tier 1 (arm sling, cane, medical ring cushion)	\$65
	Tier 2 (bedside commode, cold therapy system, crutches)	\$125
	Tier 3 (back brace, body jacket, continuous passive movement, electric scooter)	\$250
Emergency Dental Repair	Dental Crowns	\$450
	Dental Extraction	\$150
	Filling or Chip Repair	\$115
Medical Imaging	Tier 1 (X-rays or Ultrasound)	\$100
	Tier 2 (Bone Scan, CAT, CT, EEG, MR, MRA, or MRI)	\$400
	Medical Imaging Incidence allowance covered accident per Tier	1 Per Insured Per Tier
Lodging	Lodging (per night)	\$200
Prosthetic Device	One Device or Limb	\$1,000
	Two Devices or Limbs	\$2,000
Skin Grafts	For Burns - Payable as a % of the applicable Burn benefit	50%
	Not Burns - Less than 20% of skin surface	\$375
	Not Burns - 20% or greater of skin surface	\$750
Treatment	Emergency Room	\$150
	Injections to Prevent or Limit Infection (tetanus, rabies, antivenom, immune globulin)	\$50
	Pain Management Injections (epidural, cortisone, steroid)	\$150
	Transfusions	\$500
	Transportation (per one-way trip)	\$150
	Treatment in a Physician's office or Urgent Care Facility	\$100

Full-Time Employees - Surgery		
Dislocations	Dislocation, Surgical Repair- Payable as a % of the applicable injury benefit	100%
Anesthesia	Epidural or Regional Anesthesia	\$120
	General Anesthesia	\$300
Connective Tissue	Exploratory without Repair	\$125
	Repair for One Connective Tissue	\$1,000
	Repair for Two or more Connective Tissues	\$1,500
Eye	Eye Surgery requiring Anesthesia	\$400
Fractures	Fractures, Surgical Repair - Payable as a % of the applicable injury benefit	100%
	Surgical Repair same bone maximum incurred per accident	1 Fracture
	Surgical repair maximum payable multiplier for multiple bones	2 times
General Surgery	Abdominal, Thoracic, or Cranial	\$2,000
	Exploratory	\$200
	Incidence per covered accident	1 Per Insured



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Full-Time Employees - Surgery		
Hernia Surgery	Hernia Surgery.....	\$200
Knee Cartilage	Knee Cartilage (Meniscus) Exploratory without Repair.....	\$200
	Knee Cartilage (Meniscus) with Repair.....	\$1,000
Outpatient Surgical Facility	Outpatient Surgical Facility.....	\$500
Ruptured or Herniated Disc Surgery	Exploratory without Repair.....	\$150
	One Disc	\$800
	Two or more Discs	\$1,200

Full-Time Employees - Recovery		
Recovery	At-Home Care	\$100
	Physician Follow-Up Visits	\$100
	Physician Follow-Up Maximum Visits.....	2 VISITS
	Prescription Drug	\$5
	Prescription Benefit Incidence per covered Accident.....	1 Per Insured
	Rehabilitation or Subacute Rehabilitation Unit.....	\$100
	Therapy Services (chiropractic, speech, physical therapy, occupational, Acupuncture, Alternative).....	\$35
	Recovery Care Acupuncture Inclusion.....	Yes
	Therapy Services Maximum Days.....	10 Days
	Behavior Health Therapy.....	\$20
	Behavior Health Therapy Maximum Days.....	15 Days

Full-Time Employees - Hospital		
Hospital (Payable on day one)	Admission	\$1,500
	Admission - Hospital ICU (additive to Admission)	\$800
	Daily Stay (per day up to 365 days for a covered Accident).....	\$400
	Daily Stay - Hospital ICU (per day up to 15 days for a covered Accident) (additive to Daily Stay).....	\$200
	Short Stay.....	\$100