

CARE &
RECOVERY
BENEFITS

ACCIDENT RECOVERY

24-HOUR



US⁼⁼Able LifeSM

DID YOU KNOW : ON AVERAGE, THERE ARE ABOUT
110 MILLION
VISITS TO THE EMERGENCY ROOM
IN A GIVEN YEAR¹

LIFE CAN CHANGE IN AN INSTANT. IT PAYS TO HAVE A PLAN IN PLACE.

An accident can change everything in the blink of an eye. The costs of dealing with a life-altering accident can be overwhelming for those who are unprepared. After an accident, bills can pile up quickly and linger for years, leaving a lasting effect on everyone in the household.

Accident Recovery offers an additional layer of financial protection for you and your family. This plan pays **YOU** directly in the event of a covered accident.

PLAN HIGHLIGHTS:

- This plan provides coverage **24 hours a day** – no matter where the accident occurs
- Coverage is **guaranteed**; no health questions or underwriting is required
- This plan is **portable**; you can take it with you even if you leave your place of employment
- This plan pays **YOU** directly in the event of a covered accident; it does not coordinate with other insurance coverage
- Coverage is available for **you, your spouse, and eligible dependents**
- Premiums are **payroll deducted** for your convenience

1. American Academy of Urgent Care Medicine, 2014

2. The number of hours may vary; check with your employer for specific eligibility requirements.

EMPLOYEE ELIGIBILITY : Employees are eligible to enroll if working more than 20 hours per week, actively at work, and under age 70.²

ACCIDENT TREATMENT		BASIC
Physician Office Visit (per visit, up to 2 visits)		\$125
Emergency Treatment		\$125
Emergency Dental (crown)		\$250
Major Diagnostic Exam		\$200
Lacerations		\$450
Burns		Up to \$2,500
Eye Injury (surgical repair)		\$200
Brain Injury		\$500
Dislocation (examples, open)		
	Hip	\$2,750
	Knee or Shoulder	\$600
	Toe or Finger	\$125
Fractures (examples, open)		
	Hip	\$2,750
	Leg	\$1,200
	Nose, Heel, or Finger(s)	\$600
HOSPITAL CARE		BASIC
Initial Hospitalization		\$1,000
Hospital Confinement (per day, up to 365 days)		\$250
Hospital ICU (per day, up to 15 days)		\$500
Surgery (reparation of internal injuries)		\$1,250
Ambulance (air/ground)		\$1,250/\$200
Blood, Plasma, Platelets		\$200
FOLLOW-UP		BASIC
Physician Follow-up (per visit, up to 3 visits)		\$50
Physical Therapy (per visit, up to 6 visits)		\$100
Rehabilitation Unit (per day, up to 30 days)		\$125
Appliance (for locomotion)		\$100
Prosthetic Device (per device, up to 2 devices)		\$375
Family Lodging (per day, up to 30 days)		\$100
Transportation (per round trip, up to 5 round trips)		\$400
Post Transportation		\$200
SURGERY		BASIC
Tendon/Ligament		\$500
Torn Knee (surgical repair)		\$500
Ruptured Disc		\$500
Torn Rotator Cuff		\$500
WELLNESS BENEFIT		BASIC
Annual Benefit Amount		\$60

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