

Plan Details - Accident

The Accident plan pays cash benefits when injuries, medical treatment or death result from an accident.

Two base-policy options are available:

- **Off the Job Accident**, which covers accidents that occur apart from the primary insured's job
- **24-Hour Accident**, which provides on- and off-the-job accident coverage

Accident Benefit Examples	Level 1	Level 2
Treatment (emergency room, urgent care or doctor's office)	\$100 adult/\$50 child	\$100 adult/\$50 child
Follow-up Treatment	\$25	\$35
Ambulance (ground/air)	\$150/\$1,000	\$200/\$1,500
Hospitalization	\$250/day	\$300/day
ICU Confinement	\$500/day	\$500/day
Lodging	\$100/night	\$125/night
Blood/Plasma/Platelets	\$150	\$200
Major Diagnostic Exams	\$200	\$200
Physical Therapy	\$25/day	\$35/day
Prosthesis	\$500	\$750
Rehabilitation Unit	\$100/day	\$150/day
Concussion	\$100	\$100
Fractures (closed/open reduction)	Per-service benefit amounts up to \$3,000/\$4,000	Per-service benefit amounts up to \$3,750/\$5,000
Coma (7 or more days)	\$15,000	\$20,000
Paralysis (paraplegia/quadruplegia)	\$25,000/\$50,000	\$25,000/\$50,000
Accidental Death	\$30,000 adult/\$15,000 child	\$50,000 adult/\$20,000 child
Accidental Dismemberment	Up to Accidental Death benefit	Up to Accidental Death benefit