

Plan Descript	tion
Eligibility Requi	rements
Child limiting ag	ge
Minimum Num	ber of Applications Required
Enrollment Free	quency
Coverage Type	
New Employee	Waiting Period
Portability	
Evidence of Ins	urability
Organized Spor	ts Coverage
First Accident	
Wellness Benef	fit (Once per covered person per year)
<b>Monthly Pre</b>	miums
Employee	
Employee and S	Spouse
Employee and (	Child
Family	
Initial Rate Gua	rantee
Specified Inju	ury Coverage
Burns	
2nd Degree	
3rd Degree	
Concussion and	Brain Injury
Concussion	
Traumatic Brair	n Injury
Dislocations	
Hip Joint	
Knee Joint (oth	er than patella)
Knee Joint (oth Kneecap (patel	
Kneecap (patel	
Kneecap (patel	la) Bones of the Foot (other than toes)
Kneecap (patel Ankle Bone or E Collar Bone (Ste	la) Bones of the Foot (other than toes)

Elbow joint Wrist joint Hand (other than fingers) Finger or Toe (digit) Incomplete dislocation Multiple Dislocations  Eye Injury Eye Injury Fractures (broken bone) Skull (depressed) Skull (non-depressed) Collarbone/Clavicle or sternum Hip,Thigh Vertebrae (body) Pelvis Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	
Wrist joint Hand (other than fingers) Finger or Toe (digit) Incomplete dislocation Multiple Dislocations  Eye Injury Eye Injury Fractures (broken bone) Skull (depressed) Skull (non-depressed) Collarbone/Clavicle or sternum Hip, Thigh Vertebrae (body) Pelvis Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Terndons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is < 2.4 in	Shoulder
Hand (other than fingers) Finger or Toe (digit) Incomplete dislocation Multiple Dislocations  Eye Injury Eye Injury Fractures (broken bone) Skull (depressed) Skull (non-depressed) Collarbone/Clavicle or sternum Hip,Thigh Vertebrae (body) Pelvis Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Elbow joint
Finger or Toe (digit) Incomplete dislocation Multiple Dislocations  Eye Injury  Eye Injury  Fractures (broken bone)  Skull (depressed)  Skull (non-depressed)  Collarbone/Clavicle or sternum  Hip,Thigh  Vertebrae (body)  Pelvis  Leg  Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle  Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is < 2-4 in	Wrist joint
Incomplete dislocation Multiple Dislocations  Eye Injury  Eye Injury  Fractures (broken bone)  Skull (depressed)  Skull (non-depressed)  Collarbone/Clavicle or sternum  Hip, Thigh  Vertebrae (body)  Pelvis  Leg  Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Hand (other than fingers)
Multiple Dislocations  Eye Injury  Eye Injury  Fractures (broken bone)  Skull (depressed)  Skull (non-depressed)  Collarbone/Clavicle or sternum  Hip,Thigh  Vertebrae (body)  Pelvis  Leg  Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle  Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Finger or Toe (digit)
Eye Injury Fractures (broken bone) Skull (depressed) Skull (non-depressed) Collarbone/Clavicle or sternum Hip,Thigh Vertebrae (body) Pelvis Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Incomplete dislocation
Eye Injury  Fractures (broken bone)  Skull (depressed)  Skull (non-depressed)  Collarbone/Clavicle or sternum  Hip,Thigh  Vertebrae (body)  Pelvis  Leg  Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle  Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Multiple Dislocations
Fractures (broken bone)  Skull (depressed)  Skull (non-depressed)  Collarbone/Clavicle or sternum  Hip,Thigh  Vertebrae (body)  Pelvis  Leg  Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle  Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Eye Injury
Skull (depressed) Skull (non-depressed) Collarbone/Clavicle or sternum Hip,Thigh Vertebrae (body) Pelvis Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is < 2-4 in	Eye Injury
Skull (non-depressed) Collarbone/Clavicle or sternum Hip,Thigh Vertebrae (body) Pelvis Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is < 2-4 in	Fractures (broken bone)
Collarbone/Clavicle or sternum Hip,Thigh Vertebrae (body) Pelvis Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Skull (depressed)
Hip,Thigh  Vertebrae (body)  Pelvis  Leg  Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Skull (non-depressed)
Vertebrae (body)  Pelvis  Leg  Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle  Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Collarbone/Clavicle or sternum
Pelvis Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Hip,Thigh
Leg Bones of Face or Nose (except jaw) Upper Jaw, Maxilla Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	
Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle  Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Pelvis
Bones of Face or Nose (except jaw)  Upper Jaw, Maxilla  Upper Arm between Elbow and Shoulder  Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle  Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Leg
Upper Arm between Elbow and Shoulder Lower Jaw, Mandible (except alveolar process) Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Bones of Face or Nose (except jaw)
Lower Jaw, Mandible (except alveolar process)  Shoulder Blade  Vertebral Processes  Forearm  Knee Cap  Foot or Heel (other than toe)  Ankle  Rib  Coccyx  Finger, Toe  Hand or Wrist (other than fingers)  Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Upper Jaw, Maxilla
Shoulder Blade Vertebral Processes Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Upper Arm between Elbow and Shoulder
Vertebral Processes Forearm  Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Lower Jaw, Mandible (except alveolar process)
Forearm Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Shoulder Blade
Knee Cap Foot or Heel (other than toe) Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Vertebral Processes
Foot or Heel (other than toe)  Ankle Rib  Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures  Tears Tendons Ligaments Rotator Cuff Knee Cartilage  Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Forearm
Ankle Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Knee Cap
Rib Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Foot or Heel (other than toe)
Coccyx Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Ankle
Finger, Toe Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures  Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Rib
Hand or Wrist (other than fingers) Chip Fracture Multiple Fractures  Tears Tendons Ligaments Rotator Cuff Knee Cartilage  Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Соссух
Chip Fracture  Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Finger, Toe
Multiple Fractures  Tears  Tendons  Ligaments  Rotator Cuff  Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Hand or Wrist (other than fingers)
Tears Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Chip Fracture
Tendons Ligaments Rotator Cuff Knee Cartilage Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Multiple Fractures
Ligaments Rotator Cuff Knee Cartilage  Laceration Not requiring stiches Total of all lacerations is < 2 in Total of all lacerations is 2-4 in	Tears
Rotator Cuff Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Tendons
Knee Cartilage  Laceration  Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Ligaments
Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Rotator Cuff
Not requiring stiches  Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Knee Cartilage
Total of all lacerations is < 2 in  Total of all lacerations is 2-4 in	Laceration
Total of all lacerations is 2-4 in	Not requiring stiches
	Total of all lacerations is < 2 in
	Total of all lacerations is 2-4 in
Total of all lacerations is 5-6 in	Total of all lacerations is 5-6 in
Total of all lacerations is 6-15 in	Total of all lacerations is 6-15 in

Total of all lacerations is > 15 in
Covered Treatments and Services
Ambulance
Ground
Air
Durable Medical Equipment
Tier 1
Tier 2
Tier 3
Dental
Crown
Extraction
Filling or Chip Repair
Diagnostic Testing
Major Diagnostic Testing
Medical Imaging
X-rays and Ultrasound
Other Imaging (MRI, PET,CAT, etc.)
Lodging
Lodging
Prosthetic Device
One Device or Limb
Two Devices or Limbs
Skin Graft
For Burns
Not Burns-Less than 20% of skin surface
Not Burns-Greater than 20% of skin surface
Treatment
Emergency Room
Injections to Prevent or Limit Infection
Pain Management Injections
Transfusions
Transportation
Blood/Plasma/Platelets
Treatment in a Physicians office or Urgent Care Facility
Family Care
Pet Boarding
Surgery
Dislocations
Dislocation, Surgical Repair
Anesthesia
Epidural or Regional Anesthesia
General Anesthesia

Exploratory without repair Repair for One Connective Tissue Repair for Two or More Connective Tissue Eye Eye Surgery requiring Anesthesia Fractures Fractures Fractures, Surgical Repair Multiple Bones General Surgery Abdominal, Thoracic or Cranial Exploratory Hernia Surgery Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory with Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	
Repair for One Connective Tissue Repair for Two or More Connective Tissue Eye Eye Surgery requiring Anesthesia Fractures Fractures Fractures, Surgical Repair Multiple Bones General Surgery Abdominal, Thoracic or Cranial Exploratory Hernia Surgery Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory without Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment	Connective Tissue
Repair for Two or More Connective Tissue  Eye  Eye Surgery requiring Anesthesia  Fractures  Fractures, Surgical Repair  Multiple Bones  General Surgery  Abdominal, Thoracic or Cranial  Exploratory  Hernia Surgery  Hernia Surgery  Hernia Surgery  Hernia Surgery  Knee Cartilage  Exploratory without Repair  Exploratory with Repair  Outpatient Surgery Facility Service  Outpatient Surgery Facility Service  Ruptured or Herniated Disc Surgery  Exploratory without Repair  One Disc  Two or More Disc  Recovery  At-Home Care  Physician Follow-Up Visits  Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services  Behavioral Health Therapy  Post-atraumatic Stress Disorder  Vehicle Modification  Hospital  Admission-ICU  Daily Stay  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	Exploratory without repair
Eye Surgery requiring Anesthesia Fractures Fractures, Surgical Repair Multiple Bones General Surgery Abdominal, Thoracic or Cranial Exploratory Hernia Surgery Hernia Surgery Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory with Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Repair for One Connective Tissue
Eye Surgery requiring Anesthesia Fractures Fractures, Surgical Repair Multiple Bones General Surgery Abdominal, Thoracic or Cranial Exploratory Hernia Surgery Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory without Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Repair for Two or More Connective Tissue
Fractures, Surgical Repair Multiple Bones General Surgery Abdominal, Thoracic or Cranial Exploratory Hernia Surgery Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory with Repair Exploratory with Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Eye
Fractures, Surgical Repair Multiple Bones  General Surgery Abdominal, Thoracic or Cranial Exploratory Hernia Surgery Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory with Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Eye Surgery requiring Anesthesia
Multiple Bones  General Surgery Abdominal, Thoracic or Cranial Exploratory  Hernia Surgery Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory with Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Fractures
General Surgery Abdominal, Thoracic or Cranial Exploratory Hernia Surgery Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory with Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Fractures, Surgical Repair
Abdominal, Thoracic or Cranial Exploratory Hernia Surgery Hernia Surgery Knee Cartilage Exploratory without Repair Exploratory with Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Multiple Bones
Exploratory  Hernia Surgery  Hernia Surgery  Knee Cartilage  Exploratory without Repair  Exploratory with Repair  Outpatient Surgery Facility Service  Outpatient Surgery Facility Service  Ruptured or Herniated Disc Surgery  Exploratory without Repair One Disc  Two or More Disc  Recovery  At-Home Care Physician Follow-Up Visits Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder  Vehicle Modification  Hospital  Admission  Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	General Surgery
Hernia Surgery  Hernia Surgery  Knee Cartilage  Exploratory without Repair  Exploratory with Repair  Outpatient Surgery Facility Service  Outpatient Surgery Facility Service  Ruptured or Herniated Disc Surgery  Exploratory without Repair  One Disc  Two or More Disc  Recovery  At-Home Care Physician Follow-Up Visits Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder  Vehicle Modification  Hospital  Admission  Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	Abdominal, Thoracic or Cranial
Knee Cartilage  Exploratory without Repair  Exploratory with Repair  Outpatient Surgery Facility Service  Outpatient Surgery Facility Service  Ruptured or Herniated Disc Surgery  Exploratory without Repair  One Disc  Two or More Disc  Recovery  At-Home Care Physician Follow-Up Visits Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder  Vehicle Modification  Hospital  Admission  Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	Exploratory
Knee Cartilage  Exploratory without Repair  Exploratory with Repair  Outpatient Surgery Facility Service  Outpatient Surgery Facility Service  Ruptured or Herniated Disc Surgery  Exploratory without Repair  One Disc  Two or More Disc  Recovery  At-Home Care Physician Follow-Up Visits  Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services  Behavioral Health Therapy  Post-atraumatic Stress Disorder  Vehicle Modification  Hospital  Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	Hernia Surgery
Exploratory without Repair Exploratory with Repair Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Hernia Surgery
Exploratory with Repair  Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Knee Cartilage
Outpatient Surgery Facility Service Outpatient Surgery Facility Service Ruptured or Herniated Disc Surgery Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Exploratory without Repair
Outpatient Surgery Facility Service  Ruptured or Herniated Disc Surgery  Exploratory without Repair One Disc Two or More Disc  Recovery At-Home Care Physician Follow-Up Visits Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification  Hospital  Admission-ICU  Daily Stay Daily Stay-ICU Short Stay  Accidental Death and Dismemberment  Accidental Death	Exploratory with Repair
Exploratory without Repair One Disc Two or More Disc Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Outpatient Surgery Facility Service
Exploratory without Repair One Disc Two or More Disc  Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Outpatient Surgery Facility Service
One Disc Two or More Disc  Recovery  At-Home Care Physician Follow-Up Visits Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification  Hospital Admission  Admission-ICU  Daily Stay Daily Stay-ICU Short Stay  Accidental Death and Dismemberment  Accidental Death	Ruptured or Herniated Disc Surgery
Two or More Disc  Recovery  At-Home Care Physician Follow-Up Visits Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification  Hospital  Admission  Admission-ICU  Daily Stay Daily Stay-ICU Short Stay  Accidental Death and Dismemberment  Accidental Death	Exploratory without Repair
Recovery At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	One Disc
At-Home Care Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Two or More Disc
Physician Follow-Up Visits Prescription Drug Rehabilitation or Subacute Rehabilitation Unit Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Recovery
Prescription Drug  Rehabilitation or Subacute Rehabilitation Unit  Therapy Services  Behavioral Health Therapy  Post-atraumatic Stress Disorder  Vehicle Modification  Hospital  Admission  Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	At-Home Care
Rehabilitation or Subacute Rehabilitation Unit  Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification  Hospital Admission  Admission-ICU  Daily Stay Daily Stay-ICU Short Stay  Accidental Death and Dismemberment  Accidental Death	Physician Follow-Up Visits
Therapy Services Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification  Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Prescription Drug
Behavioral Health Therapy Post-atraumatic Stress Disorder Vehicle Modification  Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Rehabilitation or Subacute Rehabilitation Unit
Post-atraumatic Stress Disorder  Vehicle Modification  Hospital  Admission  Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	Therapy Services
Post-atraumatic Stress Disorder  Vehicle Modification  Hospital  Admission  Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	
Hospital Admission Admission-ICU Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Post-atraumatic Stress Disorder
Admission  Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	Vehicle Modification
Admission-ICU  Daily Stay  Daily Stay-ICU  Short Stay  Accidental Death and Dismemberment  Accidental Death	Hospital
Daily Stay Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Admission
Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Admission-ICU
Daily Stay-ICU Short Stay Accidental Death and Dismemberment Accidental Death	Daily Stay
Short Stay Accidental Death and Dismemberment Accidental Death	
Accidental Death and Dismemberment Accidental Death	
Accidental Death	
Employee	
	Employee

Spouse
Child
Common Carrier Death
Employee
Spouse
Child
Initial Accidental Dismemberment
Both Feet
Both Hands
One Foot
One Hand
One Finger
One Toe
Two or more fingers
Two or more toes
Thumb and Index Finger (same hand)
Catastrophic Accident
Both Feet
Both Hands
One Foot
One Hand
Speech
Sight
Hearing in both ears
Coma
Coma
Loss of Use
Hearing
Sight of One Eye
Sight of Both Eyes
Speech
Paralysis
Uniplegia
Hemiplegia/Paraplegia
Triplegia
Quadriplegia
<b>Exclusions and Limitations</b>



	or more per week above the age of 17
-	e 26
	one
Late enrollees may enroll during scheduled enrollment	
·	Off Job
	Days uded
	equired
Notine	equired
\$5	50
Preferred	Premier
\$14.02	\$21.03
\$22.91	\$34.24
\$24.93	\$36.30
\$33.82	\$49.51
3 years	
Preferred	Premier
\$1,000 (36% of body)	\$1,500 (36% of body)
\$2,000 (9 sq inches- 18 sq inches)	\$3,000 (9 sq inches- 18 sq inches)
\$7,000 (>18 sq inches- 35 sq inches)	\$10,000 (>18 sq inches- 35 sq inches)
\$15,000 (over 35 sq inches)	\$21,000 (over 35 sq inches)
\$200-\$6.000 based on the joint and if	\$280-\$8,000 based on the joint and if

\$200-\$7,500 based on bone and if repaired by open or closed reduction.  \$200-\$10,000 based on bone and if repaired by open or closed reduction.
\$900 (1) and \$1,800 (2+) \$1,200 (1) and \$2,400 (2+)
\$750 \$1,250
\$750 \$1,250
\$50 \$75
\$150 \$150
\$300 \$600
\$300 \$600
\$600 \$1,200

\$600	\$1,200
Preferred	Premier
\$300	\$400
\$1,500	\$2,000
\$100	\$200
\$300	\$600
\$100	\$200
\$60 (X-ray)	\$60 (X-ray)
\$200 (one per person per calendar	\$400 (one per person per calendar
year)	year)
1000/	40-04
\$200 (per day up to 30 days)	\$250 (per day up to 30 days)
64.350	64.750
\$1,250	\$1,750
\$2,500	\$3,500
EOW of applicat	ble burn benefit
30% of applicat	ble butti betterit
\$150	\$150
,	7.200
\$600 per trip	\$700 per trip
\$400	\$500
\$150 (per accident up to 4 per year)	\$200 (per accident up to 4 per year)
, ,	. , , ,
Preferred	Premier
]	

\$1,500	\$2,000
\$225	\$275
\$300	\$400
¢22F	6275
\$225 \$225	\$275 \$275
\$223	\$273
\$225	\$275
\$900	\$1,200
\$900	\$1,200
Preferred	Premier
\$50 per visit up to 4 visits per a	ccident up to 16 visits per year
4450/ 1451	4000 /
\$150 (up to 15 days per accident and	\$200 (up to 15 days per accident and
30 days per year.	30 days per year.
\$45 (up to 10 days for OT and PT)	\$55 (up to 10 days for OT and PT)
Preferred	Premier
\$1,750	\$2,000
\$1,750 (not in addition to regular daily	\$2,500 (not in addition to regular daily
stay)	stay)
\$250 (per day up to 365 days)	\$350 (per day up to 365 days)
\$400 (per day up to 15 days)	\$600 (per day up to 15 days)
Preferred	Premier
\$50	,000

\$50	,000
\$10	,000
<u>.                                    </u>	
	0,000
	0,000
\$40	,000
¢19.000	¢20.000
\$18,000 \$18,000	\$30,000 \$30,000
\$18,000	\$15,000
\$9,000	\$15,000
\$1,050	\$1,500
\$1,050	\$1,500
\$1,030	\$3,000
\$2,100	\$3,000
\$2,100	\$3,000
<b>72,100</b>	<del>+3,000</del>
\$50,000 employee, \$50,000 spouse, \$25,000 child	\$50,000 employee, \$50,000 spouse, \$25,000 child
(275 /duration of 4.4 dour)	ĆEOO (duration of 14 dour)
\$375 (duration of 14 days)	\$500 (duration of 14 days)
\$9,000 \$18,000	\$15,000 \$30,000
Accident Coverage Plans will not provide benefits for I	osses that are caused by, contributed to by or occur

as a result of a covered person's:

- Hazardous avocations
- Felonies or illegal occupations
- Racing
- Semi-professional or professional sports
- Sickness
- Suicide or self-inflicted injuries
- War or armed conflict

In addition to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of:

Birth • Narcotics