

24-HOUR ACCIDENT INSURANCE

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



Plan I Schedule of Benefits

Benefit Amount Per Covered Person				
Accident Emergency Treatment	INSURED AND SPOUSE	\$ 100.00	Appliances	\$ 100.00
	CHILD	70.00	Physical Therapy	PER DAY: 50.00
Accident Hospital Income Benefit	PER DAY:	100.00	Prosthesis	500.00
Family Lodging			Accident Follow-Up Treatment	
Ambulance	GROUND:	150.00	Additional Intensive Care Unit	PER DAY: 300.00
	AIR:	600.00	Wellness	60.00
Transportation		300.00		

Accident Specific Sum Injuries Benefit

Dislocations	Reduction	
	Open	Closed
Hip	\$ 2,000.00	\$ 665.00
Knee or Shoulder	665.00	265.00
Collar Bone	1,065.00	200.00
Ankle or Foot (excl. toes)	665.00	200.00
Lower Jaw	665.00	330.00
Wrist or Elbow	530.00	265.00
Toe or Finger	130.00	65.00
Tendons / Ligaments	Benefit	
One		\$ 330.00
Two or More		665.00
Burns	Benefit	
2nd Degree, 25%-35% of body		\$ 265.00
2nd Degree, > 35% of body		665.00
3rd Degree, 6-10 square inches of body		530.00
3rd Degree, 10-25 square inches of body		1,330.00
3rd Degree, > 25 square inches		2,665.00
Ruptured Disc / Torn Knee Cartilage	Benefit	
During 1st year of coverage		\$ 130.00
After 1st year of coverage		400.00

Fractures	Reduction	
	Open	Closed
Leg	1,660.00	133.00
Hand/Foot/Wrist, etc.	1,330.00	665.00
Upper Jaw & Arm/Face	960.00	400.00
Rib(s)	2,660.00	265.00
Nose/Heel/Fingers	1,330.00	265.00
Coccyx	530.00	265.00
Toes(s)	530.00	265.00
Vertebral Processes	1,600.00	240.00
Vertebrae (body of)/Pelvis	665.00	N/A
Skull (depressed)	2,130.00	N/A
Skull (simple)	800.00	N/A
Lacerations	Benefit	
Less than 2 inches		\$ 65.00
2-6 inches		265.00
> 6 inches total		530.00
Eye, Internal, and Blood/Plasma	Benefit	
Eye Injury w/ Surgery		\$ 130.00
Internal Injuries		265.00
Blood/Plasma		130.00

Accidental Death Benefit	Insured	Spouse	Child
Common Carrier	\$ 35,000.00	\$ 17,500.00	\$ 3,500.00
Motor Vehicle	25,000.00	12,500.00	2,500.00
Other Accidents	15,000.00	7,500.00	1,500.00

Accidental Dismemberment Benefit	Insured	Spouse	Child
One or more fingers and/or one or more toes (5%)	\$ 750.00	\$ 375.00	\$ 75.00
One eye, hand, foot, arm or leg (20%)	3,000.00	1,500.00	300.00
Two eyes, hands or feet (50%) or Two arms or two legs (50%)	7,500.00	3,750.00	750.00
Both arms and both legs (100%)	15,000.00	7,500.00	1,500.00

A finger or toe is considered lost when completely severed at the hand or foot. Loss of a foot means complete severance at or above the ankle joint. Loss of a hand is the entire loss of at least four fingers. Loss of sight is defined as entire and irrevocable loss of vision.