



Accident Champion

Schedule of Benefits

Combined Accident Champion Plan Designs			
PLAN	GOLD	PLATINUM	DIAMOND
Coverage Type	24-Hour	24-Hour	24-Hour
First Accident	\$100	\$100	\$100
Initial Care Benefits			
Emergency Room	\$75	\$100	\$125
Urgent Care	\$50	\$75	\$100
Initial Dr. Visit	\$25	\$50	\$50
Hospital Facility Benefits			
Standard Hospital Admission	\$500	\$1,000	\$1,250
ICU Hospital Admission	\$1,000	\$2,000	\$2,500
Hospital Confinement (per day, up to 365 days)	\$150	\$225	\$250
ICU Confinement (per day, up to 30 days)	\$300	\$450	\$500
Rehab Admission	\$500	\$1,000	\$1,250
Rehab Confinement (per day, up to 30 days)	\$90	\$135	\$150
Recovery Benefit (per day)	\$50	\$75	\$100
No. of Days	7	7	7
Benefits			
Accidental Death			
Employee	\$20,000	\$20,000	\$20,000
Spouse as % of EE	\$20,000	\$20,000	\$20,000
Child as % of EE	\$4,000	\$4,000	\$4,000
AD Common Carrier	4X	4X	4X
Ambulance (air)	\$1,000	\$2,000	\$2,000
Ambulance (Ground)	\$120	\$200	\$200
Appliance	\$75	\$100	\$100
Blood, Plasma, Platelets	\$200	\$300	\$300
Burns			
Level 1	\$750	\$1,000	\$1,000
Level 2	\$1,500	\$2,000	\$2,000
Level 3	\$7,500	\$10,000	\$10,000
Skin Graft	25%	25%	25%
Catastrophic Accident			
Employee	\$25,000	\$25,000	\$25,000

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Spouse	\$25,000	\$25,000	\$25,000
Child	\$12,500	\$12,500	\$12,500
On or after age 70	50%	50%	50%
Chiropractic Care (per visit)	\$25	\$25	\$25
Maximum Visits	3	3	3
Coma	\$7,500	\$10,000	\$12,500
Concussion	\$60	\$100	\$100
Dislocations			
Up to	\$1,000	\$1,000	\$1,000
Emergency Dental			
Crown	\$200	\$300	\$400
Extraction	\$50	\$75	\$100
Eye Injury	\$200	\$250	\$300
Family Care (up to 30 days)	\$25 per day, per child in child care center	\$25 per day, per child in child care center	\$25 per day, per child in child care center
Follow-up Treatment (per visit)	\$25	\$25	\$50
Maximum Visits	3	3	3
Fractures			
Up to	\$1,000	\$1,000	\$1,000
Herniated Disc	\$400	\$500	\$750
Knee Cartilage - Torn	\$400	\$500	\$750
Lacerations	\$20-\$300	\$30-\$400	\$30-\$500
Lodging (per night, up to 30 nights; 100 or more miles)	\$100	\$125	\$150
Loss of hands, feet, sight	\$10,000	\$14,000	\$20,000
Loss of fingers or toes	\$1,200	\$1,500	\$2,000
Major Diagnostic Exam (CT, MRI, etc.)	\$100	\$150	\$200
Organ Loss	\$2,500	\$2,500	\$2,500
Outpatient Surgery Facility	\$25	\$25	\$25
Physical Therapy (per visit)	\$25	\$25	\$50
Maximum Visits	10	10	10
Prosthetics	\$500	\$1,000	\$1,500

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PLAN	GOLD	PLATINUM	DIAMOND
Sports Package	Benefits are 25% higher when accident is due to organized sports Up to \$1000 per person/per year	Benefits are 25% higher when accident is due to organized sports Up to \$1000 per person/per year	Benefits are 25% higher when accident is due to organized sports Up to \$1000 per person/per year
Surgery - Abdominal or Thoracic	\$750	\$1,500	\$1,500
Tendon, Ligament, Rotator Cuff	\$400	\$500	\$750
Transportation	\$300	\$500	\$600
X-Ray	\$20	\$30	\$40