



# Voluntary Accident Insurance

FOR EMPLOYEES OF GARAGE DOOR REPAIR COMPANY LLC

This insurance offers financial protection by paying a cash benefit if you or an insured dependent are injured as a result of a covered accident. Unless otherwise stated, the benefit amount payable is the same for you and your insured dependent(s).

<b>ELIGIBILITY - ALL ELIGIBLE EMPLOYEES</b>	
<b>Eligibility Requirement</b>	You must be actively working a minimum of 30 hours per week to be eligible for coverage.
<b>Dependent Eligibility Requirement</b>	To be eligible for coverage, your dependents must be able to perform normal activities, and not be confined (at home, in a hospital, or in any other care facility), and any child(ren) must be under age 26. In order for your spouse and/or children to be eligible for coverage, you must elect coverage for yourself.
<b>Premium Payment</b>	The premiums for this insurance are paid in full by you.
<b>PLAN INFORMATION</b>	
<b>INFORMATION / AMOUNT(S)</b>	
<b>Coverage Type</b>	24-hour (On and off-job)
<b>Express Benefit</b>	\$175
<b>Annual Benefit Maximum (ABM)</b>	Not Included
<b>Portability</b>	Included
<b>BENEFITS</b>	<b>AMOUNTS</b>
<b>Initial Care &amp; Emergency<sup>1</sup></b> – Most treatment / service required within 72 hours of accident; Once per accident per insured person	
<b>Emergency Room</b>	\$400
<b>Urgent Care Center</b>	\$325
<b>Initial Physician Office Visit</b>	\$175
<b>Ambulance</b>	Up to \$2,000
<b>Specified Injuries<sup>1,2</sup></b>	
<b>Fractures (Surgical / Non-surgical)</b>	Up to \$12,000/Up to \$6,000
<b>Dislocations (Surgical / Non-surgical)</b>	Up to \$12,000/Up to \$6,000
<b>Lacerations</b>	Up to \$1,500
<b>Burns</b>	Up to \$25,000
<b>Dental</b>	Up to \$400
<b>Hospital, Surgical &amp; Diagnostic<sup>1,3</sup></b>	
<b>Admission</b>	\$2,000
<b>Daily Confinement (Up to 365 days per accident)</b>	\$400 per day
<b>ICU Confinement (Up to 15 days per accident)</b>	\$800 per day
<b>Rehab. Facility Confinement (Up to 30 days per accident)</b>	\$300 per day
<b>Surgical</b>	Up to \$5,000
<b>Diagnostic</b>	Up to \$400
<b>Follow-Up Care<sup>1</sup></b> – Treatment / service required within 365 days of accident; Medical device is once per accident per insured person	
<b>Physician Follow-Up Office Visit</b>	\$175; Up to 6 per accident
<b>Therapy Services</b>	\$100; Up to 6 per accident
<b>Medical Device</b>	\$400
<b>Prosthetic Device(s)</b>	\$1,750; Up to 2 per accident
<b>Transportation (Up to 3 trips per accident)</b>	\$450 per trip
<b>Lodging (Up to 30 nights per accident)</b>	\$300 per night
<b>Childcare (Up to 30 days per accident)</b>	\$40 per day

<b>Health Screening</b>	\$100
<b>Catastrophic Benefits<sup>1,4</sup></b> – Benefits are payable within 365 days of accident; Once per accident per insured person	
<b>Principal Sum (PS)</b>	You: \$70,000 Spouse: \$35,000 Child(ren): \$10,000
<b>Common Carrier Accidental Death</b>	300% of PS
<b>Transportation of Remains</b>	Up to \$5,000
<b>Dismemberment &amp; Paralysis</b>	Up to 100% of PS
<b>Reasonable Modifications</b>	Up to 10% of PS
<b>Coma</b>	25% of PS
<b>SERVICES</b>	
<b>Hearing Discount Program</b>	The Hearing Discount program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit <a href="http://www.amplifonusa.com/mutualofomaha">www.amplifonusa.com/mutualofomaha</a> to learn more.

<sup>1</sup>Additional limitations apply as described in the certificate.

<sup>2</sup>Fractures and dislocations require treatment within 90 days of accident, burns and lacerations within 72 hours of an accident, and dental care within 30 days. If an insured person sustains both a fracture and dislocation as the result of the same accident, the maximum amount payable is up to 200% of the amount payable for the injury with the highest applicable benefit amount.

<sup>3</sup>Daily confinement must begin with 365 days of accident and ICU confinement within 365 days. Surgical treatment timeframes vary. If applicable, diagnostic services must be received within 180 days of accident. Except for confinement benefits, most benefits are payable once per accident per insured person. If any surgery occurs concurrently with an open reduction for a fracture or dislocation of the same bone or joint as a result of the same accident, only the highest applicable benefit is payable.

<sup>4</sup>The principal sum for you and your spouse reduces by 50% when you reach the age of 70.