

SUMMARY OF BENEFITS



Optional Additional Accident Benefit OR

An additional accident benefit may be added to any medical plan that has a deductible.

If elected, it provides a \$500 first-dollar benefit for eligible expenses incurred within 90 days of an accident. Any expenses in excess of \$500 are subject to the regular plan benefits.

In the event of an injury caused by an accident, first dollar benefits are provided for covered expenses according to the following:

Related Definitions

Accident means an unforeseen or unexpected event causing injury that requires medical attention. Injury means bodily trauma or damage which is independent of disease or infirmity. The damage must be caused solely through external and accidental means. Injury, for the purpose of this benefit, does not include musculoskeletal sprains or strains obtained in the performance of physical activity.

Benefits for the following covered expenses are provided subject to the limitations stated below:

- Services or supplies provided by a physician (except orthopedic braces)
- Services of a hospital
- Services of a registered nurse who is unrelated to the injured person by blood or marriage
- Services of a registered physical therapist
- Services of a physician or a dentist for the repair of a fractured jaw or natural teeth
- Diagnostic radiology and laboratory services
- Transportation by local ground ambulance

Limitations

- The treatment must be medically necessary for the injury.
- The treatment or service must be provided within 90 days after the injury occurs.
- The first \$500 of covered expense is paid at 100% and is not subject to the deductible.