



# Robust Accident Plan - Full List of Covered Incidents

## Emergency and Hospitalization Benefits

Plan Options	\$1,650 Plan	\$1,350 Plan	\$1,150 Plan	\$950 Plan	\$700 Plan
Air Ambulance	\$2,500	\$1,000	\$1,000	\$1,000	\$750
Ground Ambulance	\$500	\$150	\$150	\$150	\$150
Emergency Room Treatment	\$500	\$100	\$100	\$100	\$100
Urgent Care	\$200	\$100	\$100	\$100	\$100
Initial Physician's Office	\$250	\$100	\$100	\$100	\$75
Hospital Admission	\$2,500	\$1,000	\$1,000	\$1,000	\$750
Hospital Confinement	\$100	\$50	\$50	\$50	\$50
ICU Admission	\$2,500	\$1,500	\$1,500	\$1,500	\$1,000
ICU Confinement	\$500	\$100	\$100	\$100	\$100
Follow-up Physician's Office	\$100	\$35	\$35	\$35	\$35
Step-Down unit Confinement	\$50	\$50	\$50	\$50	\$50
Observation unit	\$250	\$75	\$75	\$75	\$75
Physical Therapy	\$150	\$50	\$50	\$50	\$50
Chiropractic Visit	\$150	\$50	\$50	\$50	\$50
Major Diagnostic Testing	\$500	\$200	\$200	\$200	\$100
X-Ray	\$300	\$150	\$150	\$150	\$100
Home Health	\$100	\$50	\$50	\$50	\$50
Skilled Nursing Facility	\$300	\$75	\$75	\$75	\$50

## Treatment and Additional Benefits

Blood, Plasma, Platelets	\$600	\$600	\$600	\$600	\$600
Arthroscopic Surgery	\$500	\$500	\$500	\$500	\$500
Hernia Surgery	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Cranial Surgery	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Open ABDominal or Thoracic Surgery - Surgical Repair	\$3,000	\$1,000	\$1,000	\$1,000	\$1,000
Open ABDominal or Thoracic Surgery - Exploratory	\$500	\$500	\$500	\$500	\$500
Knee Cartilage Surgery - Surgical Repair	\$1,500	\$1,000	\$1,000	\$1,000	\$1,000
Knee Cartilage Surgery - Exploratory	\$500	\$500	\$500	\$500	\$500
Ruptured Disc Surgery - Surgical Repair	\$1,500	\$1,000	\$1,000	\$1,000	\$1,000
Ruptured Disc Surgery - Exploratory	\$500	\$500	\$500	\$500	\$500

Tendon, Ligament, Rotator Cuff Surgery - Surgical Repair of one	\$1,250	\$1,000	\$1,000	\$1,000	\$1,000
Tendon, Ligament, Rotator Cuff Surgery - Surgical Repair of two or more	\$2,500	\$1,500	\$1,500	\$1,500	\$1,500
Tendon, Ligament, Rotator Cuff Surgery - Exploratory	\$500	\$500	\$500	\$500	\$500
Miscellaneous Surgery - General Anesthesia	\$500	\$500	\$500	\$500	\$500
Miscellaneous Surgery - Conscious Sedation	\$250	\$250	\$250	\$250	\$250
Pain Management	\$250	\$250	\$250	\$250	\$250
Medical Device (DME)	\$250	\$250	\$250	\$250	\$250
Prosthesis (1 device)	\$2,500	\$1,500	\$1,500	\$1,500	\$1,500
Transportation	\$500	\$500	\$500	\$500	\$500
Family Lodging	\$500	\$250	\$250	\$250	\$250
Occupational Hepatitis	\$500	\$500	\$500	\$500	\$500
Occupational HIV	\$500	\$500	\$500	\$500	\$500
PTSD	\$1,000	\$500	\$500	\$500	\$500
Prescription Drug	\$200	\$75	\$75	\$75	\$65

This coverage is provided by a limited benefit supplemental Insurance.+ See the certificate of insurance for complete benefits and limits.

## Covered Injury Benefits

Concussion	\$200	\$100	\$100	\$100	\$100
Emergency Dental Work - Crown	\$800	\$250	\$250	\$250	\$150
Emergency Dental Work - Extraction	\$200	\$100	\$100	\$100	\$100
Open Dislocation - Ankle or foot (other than toes)	\$2,000	\$1,250	\$1,250	\$1,250	-
Open Dislocation - Bone or bones of the hand (other than fingers)	\$2,000	\$1,250	\$1,250	\$1,250	-
Open Dislocation - Collarbone (acromioclavicular and separation)	\$2,000	\$1,250	\$1,250	\$1,250	-
Open Dislocation - Collarbone (sternoclavicular)	\$2,000	\$1,250	\$1,250	\$1,250	-
Open Dislocation - Elbow	\$2,000	\$1,250	\$1,250	\$1,250	-
Open Dislocation - Hip	\$2,500	\$1,500	\$1,500	\$1,500	-
Open Dislocation - Knee (except patella)	\$2,500	\$1,500	\$1,500	\$1,500	-
Open Dislocation - Lower jaw	\$2,000	\$1,250	\$1,250	\$1,250	-
Open Dislocation - One toe or finger	\$1,000	\$500	\$500	\$500	-
Open Dislocation - Shoulder (glenohumeral)	\$3,000	\$2,000	\$2,000	\$2,000	-
Open Dislocation - Wrist	\$3,000	\$2,000	\$2,000	\$2,000	-
Closed Dislocation - Ankle or foot (other than toes)	\$2,000	\$1,000	\$1,000	\$1,000	-
Closed Dislocation - Bone or bones of the hand (other than fingers)	\$1,000	\$1,000	\$1,000	\$1,000	-
Closed Dislocation - Collarbone (acromioclavicular and separation)	\$1,000	\$1,000	\$1,000	\$1,000	-

Closed Dislocation - Collarbone (sternoclavicular)	\$1,000	\$1,000	\$1,000	\$1,000	-
Closed Dislocation - Elbow	\$1,000	\$1,000	\$1,000	\$1,000	-
Closed Dislocation - Hip	\$1,250	\$1,000	\$1,000	\$1,000	-
Closed Dislocation - Knee (except patella)	\$1,250	\$1,000	\$1,000	\$1,000	-
Closed Dislocation - Lower jaw	\$1,000	\$1,000	\$1,000	\$1,000	-
Closed Dislocation - One toe or finger	\$500	\$500	\$500	\$500	-
Closed Dislocation - Shoulder (glenohumeral)	\$1,500	\$1,000	\$1,000	\$1,000	-
Closed Dislocation - Wrist	\$1,500	\$1,000	\$1,000	\$1,000	-
Eye Injury	\$500	\$500	\$500	\$500	-
Open Fracture - Ankle	\$1,000	\$1,000	\$1,000	\$1,000	-
Open Fracture - Body of Vertebrae	\$5,000	\$1,250	\$1,250	\$1,250	-
Open Fracture - Bones of Face	\$3,400	\$1,000	\$1,000	\$1,000	-
Open Fracture - Nose	\$1,000	\$600	\$600	\$600	-
Open Fracture - Coccyx	\$1,000	\$600	\$600	\$600	-
Open Fracture - Finger, toe	\$1,000	\$600	\$600	\$600	-
Open Fracture - Foot (except toes)	\$2,400	\$1,250	\$1,250	\$1,250	-
Open Fracture - Forearm	\$2,400	\$1,250	\$1,250	\$1,250	-
Open Fracture - Hand, Wrist (except fingers)	\$2,400	\$1,250	\$1,250	\$1,250	-
Open Fracture - Kneecap	\$2,400	\$1,250	\$1,250	\$1,250	-
Open Fracture - Hip	\$5,000	\$2,000	\$2,000	\$2,000	-
Open Fracture - Leg	\$5,000	\$2,000	\$2,000	\$2,000	-
Open Fracture - Lower Jaw	\$2,400	\$1,250	\$1,250	\$1,250	-
Open Fracture - Pelvis	\$3,500	\$1,500	\$1,500	\$1,500	-
Open Fracture - Rib	\$2,400	\$1,250	\$1,250	\$1,250	-
Open Fracture - Shoulder Blade, Collarbone, Sternum	\$5,000	\$1,250	\$1,250	\$1,250	-
Open Fracture - Thigh	\$5,000	\$2,500	\$2,500	\$2,500	-
Open Fracture - Upper arm between elbow and shoulder	\$3,400	\$1,500	\$1,500	\$1,500	-
Open Fracture - Upper Jaw	\$3,400	\$1,500	\$1,500	\$1,500	-
Open Fracture - Vertebral processes	\$2,000	\$1,000	\$1,000	\$1,000	-
Closed Fracture - Ankle	\$1,200	\$1,000	\$1,000	-	-
Closed Fracture - Body of Vertebrae	\$2,500	\$2,000	\$2,000	-	-
Closed Fracture - Bones of Face	\$1,700	\$1,500	\$1,500	-	-
Closed Fracture - Nose	\$500	\$400	\$400	-	-
Closed Fracture - Coccyx	\$500	\$400	\$400	-	-
Closed Fracture - Finger, toe	\$500	\$400	\$400	-	-
Closed Fracture - Foot (except toes)	\$1,200	\$1,000	\$1,000	-	-
Closed Fracture - Forearm	\$1,200	\$1,000	\$1,000	-	-
Closed Fracture - Hand, Wrist (except fingers)	\$1,200	\$1,000	\$1,000	-	-
Closed Fracture - Kneecap	\$1,200	\$1,000	\$1,000	-	-
Closed Fracture - Hip	\$5,000	\$1,000	\$1,000	-	-

Closed Fracture - Leg	\$2,500	\$1,000	\$1,000	-	-
Closed Fracture - Lower Jaw	\$1,200	\$1,000	\$1,000	-	-
Closed Fracture - Pelvis	\$3,500	\$1,500	\$1,500	-	-
Closed Fracture - Rib	\$1,200	\$1,000	\$1,000	-	-
Closed Fracture - Shoulder Blade, Collarbone, Sternum	\$2,500	\$1,000	\$1,000	-	-
Closed Fracture - Skull, simple non-depressed fracture	\$5,000	\$1,000	\$1,000	-	-
Closed Fracture - Skull, depressed fracture	\$7,500	\$1,000	\$1,000	-	-
Closed Fracture - Thigh	\$5,000	\$1,000	\$1,000	-	-
Closed Fracture - Upper arm between elbow and shoulder	\$1,700	\$1,000	\$1,000	-	-
Closed Fracture - Upper Jaw	\$1,700	\$1,000	\$1,000	-	-
Closed Fracture - Vertebral processes	\$1,000	\$500	\$500	-	-
Puncture Wound	\$500	\$100	\$100	\$100	\$100
Gunshot Wound	\$500	\$100	\$100	\$100	-
Traumatic Brain Injury	\$500	\$200	\$200	\$200	-
Laceration - not requiring stitches	\$100	\$50	\$50	\$50	\$50
Laceration - requiring stitches	\$250	\$50	\$50	\$50	\$50
Disability	\$350	\$150	\$150	\$150	\$150

This coverage is provided by a limited benefit supplemental Insurance.+ See the certificate of insurance for complete benefits and limits.

## Health Screening

Plan Options	\$1,650 Plan	\$1,350 Plan	\$1,150 Plan	\$950 Plan	\$700 Plan
Health Screening Benefit	\$1,200.00	\$1,010.00	\$875.00	\$750.00	\$625.00

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