

# TransAccident® Total Plan Schedule of Benefits

### **Benefit Amount Per Covered Person**

| Accident Emergency Treatment     | \$ 100.00 |
|----------------------------------|-----------|
| Accident Hospital Income Benefit | 200.00    |
| Ambulance                        | 90.00     |
| Family Lodging                   | 60.00     |
| Transportation                   | 180.00    |

## **Benefit Amount Per Covered Person**

| Appliances                         | \$ 80.00 |
|------------------------------------|----------|
| Physical Therapy                   | 40.00    |
| Prosthesis                         | 400.00   |
| Accident Follow-Up Treatment       | 50.00    |
| Initial Hospitalization for Injury | 2000.00  |

### **Accident Specific Sum Injuries Benefit**

| Dislocations               | Reduction   |           |  |
|----------------------------|-------------|-----------|--|
| Dislocations               | Open        | Closed    |  |
| Hip                        | \$ 2,800.00 | \$ 930.00 |  |
| Knee or Shoulder           | 930.00      | 370.00    |  |
| Collar Bone                | 1,490.00    | 280.00    |  |
| Ankle or Foot (excl. toes) | 930.00      | 280.00    |  |
| Lower Jaw                  | 930.00      | 465.00    |  |
| Wrist or Elbow             | 745.00      | 370.00    |  |
| Toe or Finger              | 185.00      | 90.00     |  |

### **Accident Specific Sum Injuries Benefit (continued)**

| Freehuse                   | Reduction   |           |
|----------------------------|-------------|-----------|
| Fractures                  | Open        | Closed    |
| Hip                        | \$ 2,800.00 | \$ 930.00 |
| Leg                        | 1,165.00    | 930.00    |
| Hand/Foot/Wrist, etc.      | 930.00      | 465.00    |
| Upper Jaw & Arm/Face       | 1,120.00    | 465.00    |
| Rib(s)                     | 1,865.00    | 185.00    |
| Nose/Heel/Fingers          | 930.00      | 185.00    |
| Coccyx                     | 370.00      | 185.00    |
| Toe(s)                     | 370.00      | 185.00    |
| Vertebral Processes        | 1,865.00    | 280.00    |
| Vertebrae (body of)/Pelvis | 465.00      | N/A       |
| Skull (depressed)          | 1,490.00    | N/A       |
| Skull (simple)             | 560.00      | N/A       |

### **Tendons / Ligaments**

| One         | \$ 465.00 |
|-------------|-----------|
| Two or More | 930.00    |

### Lacerations **Benefit** \$ 45.00 Less than 2 inches 2-6 inches 185.00

### **Burns Benefit**

| 2nd Degree, 25%-35% of body             | \$ 370.00 |
|---|-----------|
| 2nd Degree, > 35% of body               | 930.00    |
| 3rd Degree, 6-10 square inches of body  | 745.00    |
| 3rd Degree, 10-25 square inches of body | 1,865.00  |
| 3rd Degree, > 25 square inches          | 3,730.00  |

| Eye, Internal, and Blood/Plasma | Benefit   |
|---------------------------------|-----------|
| Eye Injury w/ Surgery           | \$ 185.00 |
| Internal Injuries               | 1,865.00  |

370.00

90.00

### **Ruptured Disc / Torn Knee Cartilage Benefit**

| During 1st year of coverage | \$ 185.00 |
|-----------------------------|-----------|
| After 1st year of coverage  | 560.00    |

| Accidental Death Benefit | Insured      | Spouse       | Child       |
|--------------------------|--------------|--------------|-------------|
| Common Carrier           | \$ 70,000.00 | \$ 35,000.00 | \$ 7,000.00 |
| Motor Vehicle            | 50,000.00    | 25,000.00    | 5,000.00    |
| Other Accidents          | 30,000.00    | 15,000.00    | 3,000.00    |

> 6 inches total

Blood/Plasma

**Benefit** 

| Accidental Dismemberment Benefit (% of "Other Accidents") Benefit Amount | Insured     | Spouse    | Child     |
|--|-------------|-----------|-----------|
| One or more fingers and/or one or more toes* (5%)                        | \$ 1,500.00 | \$ 750.00 | \$ 150.00 |
| One eye, hand, foot, arm or leg* (20%)                                   | 6,000.00    | 3,000.00  | 600.00    |
| Two eyes, hands or feet (50%)  | 15,000.00   | 7,500.00  | 1,500.00  |
| Two arms or two legs (50%)   | 15,000.00   | 7,500.00  | 1,500.00  |
| Both arms and both legs (100%)   | 30,000.00   | 15,000.00 | 3,000.00  |

Definitions of loss, as follows: 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.



# **Industry Classification A**

| Plan Participants | Weekly  | Monthly  |
|-------------------|---------|----------|
| Individual        | \$ 2.47 | \$ 10.71 |
| Single Parent     | 5.35    | 23.17    |
| Two Adults        | 4.38    | 18.99    |
| Family Coverage   | 7.26    | 31.45    |

# **Industry Classification B**

| Plan Participants | Weekly  | Monthly  |
|-------------------|---------|----------|
| Individual        | \$ 3.42 | \$ 14.80 |
| Single Parent     | 6.29    | 27.26    |
| Two Adults        | 5.33    | 23.08    |
| Family Coverage   | 8.20    | 35.54    |

# **Industry Classification C**

| Plan Participants | Weekly  | Monthly  |
|-------------------|---------|----------|
| Individual        | \$ 4.24 | \$ 18.37 |
| Single Parent     | 7.11    | 30.83    |
| Two Adults        | 6.15    | 26.65    |
| Family Coverage   | 9.03    | 39.11    |

# **Industry Classification D**

| Plan Participants | Weekly  | Monthly  |
|-------------------|---------|----------|
| Individual        | \$ 5.11 | \$ 22.13 |
| Single Parent     | 7.98    | 34.59    |
| Two Adults        | 7.02    | 30.41    |
| Family Coverage   | 9.89    | 42.87    |

| Optional Riders  | Coverage Amount    | Weekly  | Monthly |
|------------------|--------------------|---------|---------|
| Wellness Benefit | \$ 100.00 Per Year | \$ 1.02 | \$ 4.40 |

### **Industry Class. A Industry Class. B Industry Class. C**

| Off-the-Job Accident Disability Benefit* | Amount   | Weekly  | Monthly | Weekly  | Monthly | Weekly  | Monthly |
|--|----------|---------|---------|---------|---------|---------|---------|
| 6 Month Coverage                         | \$ 500   | \$ 0.74 | \$ 3.20 | \$ 1.04 | \$ 4.50 | \$ 1.34 | \$ 5.80 |
| 12 Month Coverage                        | \$ 500   | 0.92    | 4.00    | 1.29    | 5.60    | 1.55    | 6.70    |
| 6 Month Coverage                         | \$1,000  | 1.48    | 6.40    | 2.08    | 9.00    | 2.68    | 11.60   |
| 12 Month Coverage                        | \$ 1,000 | 1.85    | 8.00    | 2.58    | 11.20   | 3.09    | 13.40   |

### **Industry Class. A Industry Class. B Industry Class. C**

| Sickness Disability Benefit* | \$500      | Weekly  | Monthly  | Weekly  | Monthly  | Weekly  | Monthly  |
|------------------------------|------------|---------|----------|---------|----------|---------|----------|
| 6 Month Coverage             | Ages 18-49 | \$ 2.54 | \$ 11.00 | \$ 2.54 | \$ 11.00 | \$ 2.68 | \$ 11.60 |
| 6 Month Coverage             | Ages 50-64 | 3.21    | 13.90    | 3.51    | 15.20    | 3.69    | 16.00    |
| 12 Month Coverage            | Ages 18-49 | 2.84    | 12.30    | 3.02    | 13.10    | 3.18    | 13.80    |
| 12 Month Coverage            | Ages 50-64 | 3.72    | 16.10    | 4.62    | 20.00    | 4.85    | 21.00    |

### **Industry Class. A Industry Class. B Industry Class. C**

| Sickness Disability Benefit* | \$1000     | Weekly  | Monthly  | Weekly  | Monthly  | Weekly  | Monthly  |
|------------------------------|------------|---------|----------|---------|----------|---------|----------|
| 6 Month Coverage             | Ages 18-49 | \$ 5.08 | \$ 22.00 | \$ 5.08 | \$ 22.00 | \$ 5.35 | \$ 23.20 |
| 6 Month Coverage             | Ages 50-64 | 6.42    | 27.80    | 7.02    | 30.40    | 7.38    | 32.00    |
| 12 Month Coverage            | Ages 18-49 | 5.68    | 24.60    | 6.05    | 26.20    | 6.37    | 27.60    |
| 12 Month Coverage            | Ages 50-64 | 7.43    | 32.20    | 9.23    | 40.00    | 9.69    | 42.00    |

<sup>\*</sup>Industry Classification D is unacceptable for these benefits.

