



Schedule of Benefits

Enhanced Plus (24-hour coverage)

Initial Care

Ambulance (Ground/Air)	\$200/\$2,000
Emergency Room	\$125
Initial Doctor's Office Visit	\$50
Urgent Care	\$100
Emergency Dental (Crown/Extraction)	\$400/\$100

Hospital and Rehabilitation

Hospital Admission	\$1,250
ICU Admission	\$2,500
Rehabilitation Admission	\$1,250
Hospital Confinement (Nonmetro/Metro) (per day, up to 365 days)	\$165/\$240
ICU Confinement (Nonmetro/Metro) (per day, up to 30 days)	\$330/\$480
Rehabilitation Confinement (per day, up to 30 days)	\$120

Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$1,500
Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care (per visit, up to 3 visits)	\$25
Concussion	\$150
Follow-up Treatment (per visit, up to 3 visits)	\$50
Lodging (for treatment 100 miles or more away; per night, up to 30 nights)	\$150
Major Diagnostic Exam (CT, MRI, etc.)	\$200
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy (per visit, up to 10 visits)	\$50
Prosthetics	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$1,125
Transportation (for treatment and confinement in a hospital 100 miles or more away; per trip up to three trips)	\$600
X-Ray	\$45

Injuries

Burns 2nd/3rd Degree	\$1,000-\$10,000
Skin Graft	25% of the burn benefit
Coma	\$12,500
Dislocations	
Ankle, Foot, Hip, Knee	\$1,000
Finger, Toe	\$200
All Other	\$500
Eye	\$300
Fractures	
Skull, Hip, Thigh, Body of Vertebrae	\$1,000
Finger, Toe	\$200
All Other	\$500
Herniated Disc Surgery	\$750
Knee Cartilage (Torn) Surgery	\$750
Lacerations	\$30-\$500
Loss of Hands, Feet, Sight or use of the body	Up to \$20,000
Loss of Fingers or Toes	Up to \$2,000

Additional Benefits

First Accident Once Per Policy	\$100
Accidental Death	
Employee & Spouse	\$20,000
Child	\$4,000
Catastrophic Accident Prior to Age 70	
Employee & Spouse	\$25,000
Child	\$12,500
On or After Age 70	50%
Family Care (for each child in a Child Care Center; per day, up to 30 days)	\$25