

## GROUP ACCIDENT INSURANCE

### Benefits Schedule

#### Plans designed to meet your protection needs

Dearborn Life Insurance Company's Group Accident Insurance, which is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan, offers benefits for treatment and lower costs for you and your employees.

- Plans 1 and 2: a wide range of accident benefits
- SMART plans 1 and 2: fewer benefits but higher savings

#### Features of Accident Insurance

##### Guarantee Issue

Guarantee issue amounts are available for employees, spouses and children. This provides protection and security for all family members.

##### Health Savings Account (HSA) Compliant

Accident insurance is HSA-compliant. This allows members to receive accident benefits without disqualifying them from the tax savings associated with contributing to an HSA account.

- 24-hour coverage or off-the-job coverage
- Voluntary and employer funded
- Coverage for employee, spouse and child(ren)

Benefit Schedules	Plan 1	Plan 2	SMART Plan 1	SMART Plan 2
Wellness	\$40	\$50		
<b>Accident Emergency Treatment</b>				
Emergency room	\$75	\$150	\$175	\$200
Urgent care center	\$75	\$150	\$175	\$200
Physician's office	\$50	\$50	\$75	\$75
X-ray	\$25	\$50	\$50	\$50
Accident follow-up treatment	\$25	\$50	\$50	\$50
Initial hospital admission	\$400	\$1,200	\$1,000	\$1,500
Initial ICU admission	\$750	\$2,000	\$2,000	\$2,500
Accident hospital confinement	\$150	\$250	\$200	\$300
Intensive care unit confinement	\$300	\$500	\$500	\$600
<b>Surgical Procedures Benefit</b>				
Arthroscopy	\$185	\$300	\$300	\$500
Open abdominal	\$750	\$1,250	\$1,250	\$1,500
Cranial	\$750	\$1,250	\$1,250	\$1,500
Hernia	\$750	\$1,250	\$1,250	\$1,500
Thoracic surgery	\$750	\$1,250	\$1,250	\$1,500
Repair of tendons and/or ligaments	\$375	\$625	\$625	\$1,000
Repair of torn rotator cuffs	\$375	\$625	\$625	\$1,000
Repair of ruptured discs	\$375	\$625	\$625	\$1,000
Repair of torn knee cartilages	\$375	\$625	\$625	\$1,000
<b>Miscellaneous Surgical Procedures</b>				
Surgery with general anesthesia	\$190	\$300	\$300	\$300
Surgery with conscious sedation	\$80	\$120	\$120	\$120
Outpatient ambulatory surgical center benefit	20%	20%	30%	30%
<b>Ambulance</b>				
Ground ambulance	\$120	\$200	\$400	\$400
Air ambulance	\$800	\$1,500	\$1,500	\$1,500
Major diagnostic exams	\$100	\$200	\$200	\$200
Physical therapy	\$25	\$35	\$35	\$35
Rehabilitation unit	\$75	\$150	\$150	\$150

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Benefit Schedules	Plan 1	Plan 2
Epidural pain management	\$100	\$100
Appliances	\$50	\$125

Prosthesis		
One prosthetic device	\$250	\$750
More than one prosthetic device	\$500	\$1,500
Blood / plasma / platelets	\$100	\$200

Transportation	\$200	\$600
Family lodging	\$75	\$125

## Accident Specific-Sum Injuries Benefits

Dislocations	Closed/Open Reduction	Closed/Open Reduction
Hip	\$500 / \$2,000	\$1,500 / \$4,000
Knee or shoulder	\$500 / \$800	\$1,500 / \$2,000
Collarbone	\$300 / \$800	\$500 / \$1,700
Ankle or foot (excluding toes)	\$300 / \$500	\$500 / \$1,500
Lower jaw	\$300 / \$500	\$500 / \$1,000
Wrist or elbow	\$300 / \$500	\$500 / \$750
Toe or finger	\$50 / \$100	\$100 / \$300
Local or no anesthesia (percent of closed reduction)	25%	25%

Burns	2nd/3rd Degree	2nd/3rd Degree
<20 square cm	\$75 / \$150	\$125 / \$250
20-40 square cm	\$150 / \$375	\$250 / \$625
40-65 square cm	\$300 / \$750	\$500 / \$1,250
65-160 square cm	\$450 / \$2,250	\$750 / \$3,750
160-225 square cm	\$600 / \$5,250	\$1,000 / \$8,750
225+ square cm	\$750 / \$7,500	\$1,250 / \$12,500
Skin graft as % of burn benefit	50%	50%

Eye Injury		
Surgical repair	\$250	\$300
Removal of foreign body	\$50	\$65

Lacerations		
Not requiring sutures	\$20	\$35
< 5 cm	\$40	\$65
5 cm - 15 cm	\$150	\$250
> 15 cm	\$300	\$500

Fractures	Closed/Open Reduction	Closed/Open Reduction
Hip	\$1,000 / \$2,000	\$2,000 / \$5,000
Leg	\$500 / \$1,000	\$1,000 / \$3,000
Hand (excluding fingers)	\$200 / \$400	\$500 / \$1,500
Foot (excluding toes/heel)	\$200 / \$400	\$500 / \$1,500
Wrist, elbow ankle or kneecap	\$200 / \$400	\$500 / \$1,500
Shoulder blade or forearm	\$200 / \$400	\$500 / \$1,500
Lower jaw	\$200 / \$400	\$500 / \$1,500

Benefit Schedules	Plan 1	Plan 2
Fractures	Closed/Open Reduction	Closed/Open Reduction
Vertebrae (body of), pelvis (excluding coccyx) or sternum	\$400 / \$800	\$700 / \$2,000
Upper jaw, upper arm or face (excluding nose)	\$250 / \$500	\$375 / \$1,200
Rib	\$75 / \$750	\$500 / \$2,200
Nose, heel or finger	\$75 / \$450	\$250 / \$1,000
Coccyx	\$75 / \$150	\$250 / \$500
Toes	\$75 / \$150	\$250 / \$500
Vertebral processes	\$150 / \$750	\$400 / \$3,000
Skull - depressed	\$1,200 / \$1,200	\$1,875 / \$3,500
Skull - simple	\$400 / \$800	\$800 / \$1,800
Chip fracture (percent of closed reduction)	25%	25%
Concussion	\$50	\$150

Emergency Dental Work		
Broken tooth repaired with crown	\$75	\$400
Broken tooth resulting in extraction	\$25	\$130
Coma	\$7,500	\$12,500

Paralysis		
Quadriplegia	\$7,500	\$12,500
Paraplegia	\$3,750	\$6,250
Hemiplegia	\$3,000	\$4,750

Accidental Death		
Common carrier accident	\$80,000	\$150,000
Spouse	\$80,000	\$150,000
Child	\$12,000	\$25,000
Other accident	\$20,000	\$40,000
Spouse	\$20,000	\$40,000
Child	\$6,000	\$12,500

Accidental Dismemberment		
Both arms and both legs	\$20,000	\$40,000
Spouse	\$20,000	\$40,000
Child	\$6,000	\$12,500
Two eyes, feet, hands, arms or legs	\$20,000	\$40,000
Spouse	\$20,000	\$40,000
Child	\$6,000	\$12,500
One eye, foot, hand, arm or leg	\$5,000	\$10,000
Spouse	\$5,000	\$10,000
Child	\$1,500	\$3,750
One or more fingers and/or one or more toes	\$1,000	\$2,000
Spouse	\$1,000	\$2,000
Child	\$400	\$625



For member use only.

Dearborn Life Insurance Company's group insurance products are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan. Specialty Benefits group insurance products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life is a separate company and does not provide Blue Cross Blue Shield of Michigan products and is financially responsible for the products it issues.

Dearborn Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

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