



Accident

Underwritten by Boston Mutual

While many health insurance plans will cover most of the major expenses, you could still be left with out-of-pocket expenses such as co-payments, deductibles, transportation and lodging costs and emergency room expenses.

Group Accident Coverage complements your medical coverage by providing you with a benefit payment for covered medical services once your coverage is effective. This payment can be used as you see fit, especially to help with the out-of-pocket expenses you may incur as a result of an accident.

- 1 out of 8 people each year seek medical attention for an injury.
- The average household cost associated with lost wages, medical and other injury related expenses is \$6,700.
- There are over 40 million visits each year to hospital emergency rooms for treatment of an injury.
- 39% of all injuries occur in or around the home.
- 71% of all unintentional injury-related deaths occur off the job.

* Source: Injury Facts, 2015 Edition

Plan Highlights

- Family coverage available
- Portable
- Affordable
- Pays in addition to other coverage
- Effective on enrollment date

MONTHLY PREMIUMS	SILVER	GOLD	PLATINUM
Member	\$5.09	\$10.53	\$15.83
Member and spouse	\$9.14	\$19.14	\$28.88
Member and children	\$11.66	\$24.68	\$37.10
Member, spouse and children	\$15.71	\$33.29	\$50.15

EVENT	BENEFIT
Hospital Care	
Hospital Admission	\$1,000 - \$3,000
Hospital Confinement	\$250 - \$750
Hospital Intensive Care Unit Confinement	\$500 - \$1,500/day up to 30 days
Lodging	\$100 - \$300 per day
Rehabilitation Unit	\$75 - \$225
Transportation	\$300 - \$900
Emergency Care	
Air Ambulance	\$500 - \$1,500
Ground Ambulance	\$100 - \$300
Appliance	\$50 - \$150
Blood, Plasma, Platelets	\$100 - \$300
Physician Office/Urgent Care - Initial Visit	\$25 - \$75
Outpatient Surgery Facility Service	\$100 - \$300
Abdominal or Thoracic with repair	\$500 - \$1,500
Abdominal or Thoracic without repair	\$50 - \$150
Hernia	\$50 - \$150
Emergency Room	
Emergency Room Treatment	\$50 - \$300
Major Injury	
Accidental Death (member or spouse)	\$50,000
Accidental Death (children)	\$10,000
Accidental Death/Common Carrier (member or spouse)	\$100,000
Accidental Death/Common Carrier (children)	\$20,000
Coma	\$5,000
Dismemberment (loss of both hands or both feet or both eyes)	\$10,000
Dismemberment (loss of one hand, or one foot or sight of one eye)	\$5,000
Dismemberment (loss of two or more fingers or two or more toes)	\$1,200
Dismemberment (loss of one finger or one toe)	\$600
Catastrophic Accident (Member or Spouse)	\$50,000
Catastrophic Accident (Children)	\$10,000
Continuing Care	
Epidural Pain Management	\$50 - \$150
Physician Follow-Up Care	\$50 - \$150
Spinal Manipulation	\$15 - \$45
Therapy Services – Occupational, Physical & Speech	\$15 - \$45

EVENT	BENEFIT
Specific Loss	
Burns- 2nd degree, which cover at least 36% of the body	\$750- \$2,250
Burns- 3rd degree, which cover at least 9 sq. inches but less than 35 sq. inches of the body	\$1,500 - \$4,500
Burns- 3rd degree, which cover 35 or more sq. inches of the body	\$10,000 - \$30,000
Skin Grafts	25% of applicable burn benefit
Concussion	\$150 - \$450
Emergency dental work (crown)	\$150 - \$450
Emergency dental work (extraction)	\$50 - \$150
Eye Injury	\$250 - \$750
Gunshot wound	\$1,000 - \$3,000
Laceration (without stitches)	\$25 - \$75
Laceration (stitches up to 3")	\$50 - \$150
Laceration (stitches 3"-5")	\$200 - \$600
Laceration (stitches over 5")	\$400 - \$1,200
Organized Sports	\$500 - \$1,500
Prosthetic device (one)	\$500 - \$1,500
Prosthetic device (more than one)	\$1,000 - \$3,000
Ruptured Disc	\$500 - \$1,500
Tendon, Ligament, Rotator Cuff (one)	\$600 - \$1,800
Tendon, Ligament, Rotator Cuff (more than one)	\$900 - \$2,700
Tendon, Ligament, Rotator Cuff (exploratory without repair)	\$150 - \$450
Torn Knee Cartilage (surgery with repair)	\$750 - \$2,250
Torn Knee Cartilage (exploratory without repair)	\$150 - \$450
Diagnostic Imaging	
Medical Imaging	\$100 - \$300
X-Rays	\$25 - \$75
Dislocations & Fractures	
Dislocation (Closed with Anesthesia)	\$100 - \$6,000
Dislocation (Open with Anesthesia)	\$200 - \$12,000
Dislocation (Closed without Anesthesia)	25% of the closed with anesthesia benefit
Fractures (Closed)	\$50 - \$7,500
Fractures (Open)	\$100 - \$15,000
Chip Fracture	25% of the closed benefit

Underwritten by Boston Mutual Life Insurance Company. The information provided here is a brief description of the important features of WPS-ACC 07/15. It is not a certificate of insurance or evidence of coverage. Any discrepancies between this brochure and the group policy will be resolved by the language issued in the Master Policy. Please refer to the Master Policy and individual Certificates of Coverage for a detailed description of the benefits, limitations, and exclusions.