



Accident Protection Plan

Description of benefits

Base Benefits	Silver Plan	Gold Plan	Platinum Plan
Accidental Death and Dismemberment			
Life	\$20,000	\$30,000	\$40,000
Both hands or feet or combination	\$20,000	\$30,000	\$40,000
One hand or foot	\$10,000	\$15,000	\$20,000
Two or more fingers or toes or combination	\$4,000	\$6,000	\$8,000
One finger or toe	\$2,000	\$3,000	\$4,000
<i>Child benefit: 50% of employee/spouse</i>			
Accidental Death Common Carrier¹			
<i>Child benefit: 50% of employee/spouse</i>	\$80,000	\$120,000	\$160,000
Initial Care			
Ambulance (ground)	\$200	\$300	\$400
Ambulance (air)	\$1,200	\$1,800	\$2,400
Emergency room treatment	\$100	\$150	\$200
Physician office/urgent care (per visit)	\$40	\$60	\$80
Hospital Care			
Hospital admission	\$800	\$1,200	\$1,600
Hospital inpatient stay (per day up to 365 days)	\$160	\$240	\$320
Hospital intensive care unit (ICU) admission	\$2,500	\$3,750	\$5,000
Hospital ICU inpatient stay (per day up to 30 days)	\$500	\$750	\$1,000
Waiver of Premium	Yes	Yes	Yes
Enhanced Benefits			
Follow-up Care			
Major diagnostic exam	\$160	\$240	\$320
Follow-up physician visit	\$40	\$60	\$80
Medical appliances (equipment)	\$140	\$210	\$280
Physical therapy (per day up to 6 days)	\$30	\$45	\$60
Prosthetic			
– One device	\$500	\$750	\$1,000
– Two or more devices	\$1,000	\$1,500	\$2,000
Rehabilitation unit (per day up to 30 days)	\$80	\$120	\$160
Common Injuries²			
Abdominal/thoracic (abdomen/chest) surgery			
– Surgery to repair	\$1,000	\$1,500	\$2,000
– Exploratory without repair	\$100	\$150	\$200
Blood/plasma/platelets	\$280	\$420	\$560
Burns			
– Second degree (at least 36% of body surface)	\$500	\$750	\$1,000
– Third degree (9 to 34 square inches)	\$1,000	\$1,500	\$2,000
– Third degree (35 or more square inches)	\$8,000	\$12,000	\$16,000
<i>Skin graft: 25% of burn benefit</i>			
Coma	\$10,000	\$15,000	\$20,000
Concussion (once per 12-month period)	\$140	\$210	\$280
Dental emergency			
– Broken teeth repaired with crown(s)	\$200	\$300	\$400
– Broken teeth resulting in extractions	\$80	\$120	\$160
Eye surgery	\$200	\$300	\$400
Dislocations			
Surgical correction type:	Open reduction ³ /closed reduction ⁴ with anesthesia	Open reduction ³ /closed reduction ⁴ with anesthesia	Open reduction ³ /closed reduction ⁴ with anesthesia
– Hip	\$3,200/\$1,600	\$4,800/\$2,400	\$6,400/\$3,200
– Knee (except patella or kneecap)	\$1,600/\$800	\$2,400/\$1,200	\$3,200/\$1,600
– Ankle or foot (other than toes)	\$1,280/\$640	\$1,600/\$800	\$2,560/\$1,280

Enhanced Benefits	Silver Plan	Gold Plan	Platinum Plan
Dislocations (continued)	Open reduction ² /closed reduction ⁴ with anesthesia	Open reduction ² /closed reduction ⁴ with anesthesia	Open reduction ² /closed reduction ⁴ with anesthesia
Surgical correction type:			
- Collarbone (sternoclavicular, treated near center of chest)	\$800/\$400	\$1,200/\$600	\$1,600/\$800
- Lower jaw	\$480/\$240	\$720/\$360	\$960/\$480
- Shoulder (glenohumeral)	\$480/\$240	\$720/\$360	\$960/\$480
- Elbow	\$480/\$240	\$720/\$360	\$960/\$480
- Wrist	\$480/\$240	\$720/\$360	\$960/\$480
- Hand (other than fingers)	\$480/\$240	\$720/\$360	\$960/\$480
- Collarbone (acromioclavicular, treated near shoulder)	\$160/\$80	\$240/\$120	\$320/\$160
- One toe or finger	\$160/\$80	\$240/\$120	\$320/\$160
<i>Closed reduction⁴ without anesthesia: 25% of amount shown for closed reduction⁴ with anesthesia</i>			
Fractures (broken bones)	Open reduction ² /closed reduction ⁴ with anesthesia	Open reduction ² /closed reduction ⁴ with anesthesia	Open reduction ² /closed reduction ⁴ with anesthesia
Surgical correction type:			
- Skull (except bones of face or nose)			
Depressed (dented)	\$4,000/\$2,000	\$6,000/\$3,000	\$8,000/\$4,000
Simple (cracked)	\$1,600/\$800	\$2,400/\$1,200	\$3,200/\$1,600
- Hip, thigh (femur)	\$2,400/\$1,200	\$3,600/\$1,800	\$4,800/\$2,400
- Vertebrae (spinal bones)	\$1,280/\$640	\$1,920/\$960	\$2,560/\$1,280
- Pelvis (except coccyx or tailbone)	\$1,280/\$640	\$1,920/\$960	\$2,560/\$1,280
- Leg	\$1,280/\$640	\$1,920/\$960	\$2,560/\$1,280
- Face or nose	\$560/\$280	\$840/\$420	\$1,120/\$560
- Upper jaw (except alveolar process, bone with teeth sockets)	\$560/\$280	\$840/\$420	\$1,120/\$560
- Upper arm (elbow to shoulder)	\$560/\$280	\$840/\$420	\$1,120/\$560
- Lower jaw (except alveolar process, bone with teeth sockets)	\$480/\$240	\$720/\$360	\$960/\$480
- Shoulder blade or collarbone	\$480/\$240	\$720/\$360	\$960/\$480
- Vertebral process (part of spinal bones)	\$480/\$240	\$720/\$360	\$960/\$480
- Forearm, hand, wrist (except fingers)	\$480/\$240	\$720/\$360	\$960/\$480
- Kneecap	\$480/\$240	\$720/\$360	\$960/\$480
- Foot (excluding toes)	\$480/\$240	\$720/\$360	\$960/\$480
- Ankle	\$480/\$240	\$720/\$360	\$960/\$480
- Rib	\$400/\$200	\$600/\$300	\$800/\$400
- Coccyx (tailbone)	\$320/\$160	\$480/\$240	\$640/\$320
- Finger or toe	\$80/\$40	\$120/\$60	\$160/\$80
<i>For chip fractures: 25% of amounts shown for closed reduction⁴ with anesthesia</i>			
Lacerations (cuts and scrapes)			
- Not requiring stitches, staples or glue	\$30	\$45	\$60
Total of all lacerations:			
- Not more than 5 cm	\$50	\$75	\$100
- Greater than 5 cm but not more than 15 cm	\$200	\$300	\$400
- Over 15 cm	\$400	\$600	\$800
Paralysis			
- Quadriplegia (paralysis of all 4 limbs)	\$10,000	\$15,000	\$20,000
- Paraplegia (paralysis of legs)	\$5,000	\$7,500	\$10,000
- Hemiplegic (paralysis of 1 side of body)	\$5,000	\$7,500	\$10,000
Ruptured disc	\$400	\$600	\$800
Tendons/ligaments/rotator/knee cartilage			
- Surgery to repair 1	\$400	\$600	\$800
- Surgery to repair more than 1	\$800	\$1,200	\$1,600
- Exploratory without repair	\$140	\$210	\$280
Organized sporting activity injury			
Increases amounts payable under Follow-up Care and Common Injuries sections by 25%, up to \$10,000			
Family child daycare (per day up to 30 days)	\$28	\$42	\$56
Family lodging (per day)	\$140	\$210	\$280
Transportation (for special treatment more than 100 miles away, maximum 3 trips per accident)	\$400	\$600	\$800

Learn more

Contact your broker or UnitedHealthcare representative.

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THIS IS AN ACCIDENT POLICY ONLY

¹ A common carrier is a company that provides some sort of public transportation. For the types of public transportation covered by UnitedHealthcare's Accident Protection Plan, refer to the Certificate of Coverage.

² Common injuries are the listed injuries covered due to a qualified accident. For more information on the types of injuries covered by UnitedHealthcare's Accident Protection Plan, refer to the Certificate of Coverage.

³ Realignment with incision.

⁴ Realignment without incision.

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