

# UnitedHealthcare

APP Benefit Summary for Tempo, Inc.

Effective Date: 01/01/2026

Accident Protection Plan	
Legal Entity	United Healthcare Insurance Company
Eligibility	All Active Full Time Employees working a minimum of 30 hours per week
Plan Design	24-Hour
Plan Level	Silver
Coverage Level	Base + Enhanced
Waiver of Premium	Included
Portability	Included
Telephonic Claim Submission	Not Included
Base Benefits	
Accidental Death & Dismemberment	
Life	\$20,000
Both hands or feet or combination	\$20,000
One hand or foot	\$10,000
Two or more fingers or toes or combination	\$4,000
One finger or toe	\$2,000
Accidental Death Common Carrier	\$80,000
	(Child benefit 50% of employee/spouse)
Initial Care	
Ground Ambulance	\$200
Air Ambulance	\$1,200
Emergency Room Treatment	\$100
Physician Office/Urgent Care (per visit)	\$40
Hospital Care	
Hospital Admission	\$800
Hospital Confinement	\$160
Hospital ICU Admission	\$2,500
Hospital ICU Confinement	\$500
Enhanced Benefits	
Follow Up Care	
Major Diagnostic Exam	\$160
Follow up Physician Visit	\$40
Medical Appliances	\$140
Physical Therapy	\$30
Prosthetic	
One device	\$500
Two or more devices	\$1,000
Rehabilitation Unit	\$80
Common Injuries	
Blood/Plasma/Platelets	\$280
Abdominal/Thoracic Surgery	
- Surgery to repair	\$1,000
- Exploratory without repair	\$100
Burns	
- 2nd Degree (at least 36% of body surface)	\$500
- 3rd Degree (9 to 34 sq. inches)	\$1,000
- 3rd Degree (35 or more sq. inches)	\$8,000
Skin Graft = 25% of burn benefit	
Coma	\$10,000
Concussion	\$140
Dental Emergency	
- Broken teeth repaired with crown(s)	\$200
- Broken teeth resulting in extractions	\$80
Eye Surgery	\$200
Dislocations	
Surgical reduction type:	Open Reduction / Closed Reduction with Anesthesia
- Hip	\$3,200 / \$1,600
- Knee (except Patella)	\$1,600 / \$800
- Ankle or Foot (other than toes)	\$1,280 / \$640
- Collar Bone (Sternoclavicular)	\$800 / \$400
- Lower jaw	\$480 / \$240
- Shoulder (Glenohumeral)	\$480 / \$240
- Elbow	\$480 / \$240
- Wrist	\$480 / \$240
- Hand (other than fingers)	\$480 / \$240
- Collar Bone (Acromioclavicular)	\$160 / \$80
- One Toe or Finger	\$160 / \$80
	Closed Surgical Reduction Without Anesthesia - 25% of amount shown for Closed Reduction with Anesthesia



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## Assumptions for Tempo, Inc.

Effective Date: 01/01/2026

### Accident Protection Assumptions

Dependent children are covered to age 26

**Minimum participation of 15% is required for any standalone or combination of the following products; Critical Illness, Accident Protection Plan or Hospital Indemnity.**

We will not cover any loss caused or contributed to by:

1. Disease, bodily or mental infirmity, or medical or surgical Treatment of these (except pyogenic infections through an accidental wound);
2. Suicide or intentionally self-inflicted injury, while sane or insane;
3. Participation in a riot or insurrection, or commission of a felony;
4. War or any act of war, declared or undeclared;
5. Voluntary use of drugs, hallucinogen, controlled substance, or narcotic unless prescribed by a physician;
6. Participating in any event or activity, including the operation of a vehicle, while intoxicated or under the influence according to the applicable state law where the loss occurred;
7. Engaging in the following hazardous activities: skydiving, hang gliding, sail gliding, parasailing, para kiting, motorized dirt bike riding, mountain climbing, Russian Roulette, autoerotic asphyxiation, bungee jumping or using off-road vehicles;
8. Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
9. Travel or flight in, or descent from any aircraft, unless as a fare-paying passenger on a commercial airline flying between established airports on: a) a scheduled route; or b) a charter flight seating 15 or more people;
10. Practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
11. On Job Injury or any Injury arising out of or in the course of any occupation or employment for pay or profit, or any injury for which the Covered Person is entitled to benefits under any workers' compensation law, Employers liability law or similar law, unless this insurance is issued on an occupational (24 hour) basis as shown on the Schedule