

Accident insurance

If you, your spouse, or your child has an off-the-job accident — a fall on a trail, a broken arm at soccer — this plan pays you cash directly. Use it for whatever you need: deductibles, copays, lost wages, childcare, gas to the ER. You decide.

- **No medical questions** — guaranteed coverage
- **Family coverage available** — children covered up to age 26
- **Pays alongside your health plan** — benefits that stack on top of any other coverage you have

What the plan costs

Election options	Monthly premiums
Employee only	\$4.78
Employee/spouse	\$7.73
Employee/child(ren)	\$9.39
Employee/family	\$12.34

What the plan pays

Once your coverage is active, you can file a claim for any covered accident after your effective date. Unless noted, benefits pay once per covered accident.

Dislocations

Injury	Open (surgery)	Closed (no surgery)
Hip	\$4,000	\$2,000
Knee, ankle, or bones of the foot	\$2,000	\$1,000
Elbow, wrist, or lower jaw	\$800	\$400
Shoulder	\$1,000	\$500
Collarbone or bones of the hand	\$1,600	\$800
Finger or toe	\$200	\$100

Fractures

Injury	Open (surgery)	Closed (no surgery)
Hip or thigh	\$4,000	\$2,000
Skull — depressed	\$6,000	\$3,000
Skull — simple	\$3,000	\$1,500
Vertebrae, sternum, or pelvis	\$1,600	\$800
Leg	\$2,000	\$1,000
Upper jaw or upper arm	\$800	\$400
Multiple ribs	\$1,000	\$500
Vertebral processes, face, nose, jaw, collarbone, shoulder, forearm, hand, wrist, foot, ankle, kneecap, elbow, heel	\$700	\$350
Rib, finger, toe, or coccyx	\$400	\$200