

## What Accident Benefits are Available?

The following list is a summary of the benefits provided by the Accident Plan. For a complete description of the available benefits, exclusions and limitations, see the certificate of insurance and any riders, which are available at [ncflex.org](http://ncflex.org).

In addition to what is listed below, also included in the Accident Plan coverage is the Sports Accident Benefit. If a covered accident occurs while participating in an organized sporting activity as defined in the certificate, the Accident Hospital Care, Accident Care, or Common Injuries benefit will be increased by 25% to a maximum additional benefit of \$1,000. If the employee's spouse and/or children are/is covered under the Accident Plan, their coverage includes this benefit.

Event	Classic Option	Enhanced Option
<b>Accident Care</b>		
Initial doctor visit	\$100	\$120
Emergency room treatment	\$300	\$400
Ground ambulance	\$360	\$600
Air ambulance	\$1,500	\$2,500
Follow-up doctor treatment	\$100	\$120
Medical equipment	\$120	\$500
Physical or occupational therapy (per treatment up to 10)	\$60	\$75
Speech therapy up to 6 per accident	\$60	\$75
Prosthetic device (one)	\$750	\$1,500
Prosthetic device (two or more)	\$1,200	\$2,400
Major diagnostic exam	\$240	\$500
X-ray	\$75	\$100
Chiropractic treatment	N/A	\$75 (per visit)
Outpatient surgery (once per accident)	N/A	\$300
<b>Common Injuries</b>		
Emergency dental work (crown)	\$480	\$525
Emergency dental work (extraction)	\$90	\$180
Eye injury (removal of foreign object)	\$100	\$120
Eye injury (surgery)	\$350	\$420
Torn knee cartilage surgery no repair or if cartilage is shaved	\$225	\$280
Torn knee cartilage surgical repair	\$800	\$1,000
Laceration <sup>1</sup> treated no sutures	\$60	\$80
Laceration <sup>1</sup> sutures up to 2"	\$100	\$120
Laceration <sup>1</sup> sutures 2" - 6"	\$240	\$480
Laceration <sup>1</sup> sutures over 6"	\$480	\$960
Ruptured disk surgical repair	\$800	\$1,000
Tendon/ligament/rotator cuff exploratory arthroscopic surgery/no repair	\$720	\$900
Tendon/ligament/rotator cuff one, surgical repair	\$1,020	\$1,275
Tendon/ligament/rotator cuff two or more, surgical repair	\$1,520	\$1,900
Concussion	\$450	\$525

Event	Classic Option	Enhanced Option
Paralysis – paraplegia	\$16,000	\$20,000
Paralysis – quadriplegia	\$24,000	\$30,000
Burns 2nd degree, at least 36% of the body	\$1,250	\$1,750
Burns 3rd degree, at least 9 but less than 35 square inches of the body	\$7,500	\$10,000
Burns 3rd degree, 35 or more square inches of the body	\$15,000	\$22,000
Skin grafts	25% of the burn benefit	50% of the burn benefit
<b>Fractures</b>	<b>Closed/open reduction<sup>2</sup></b>	
Hip	\$5,000/\$10,000	\$6,000/\$12,000
Leg	\$2,800/\$5,600	\$3,500/\$7,000
Ankle	\$2,500/\$5,000	\$3,125/\$6,250
Kneecap	\$2,500/\$5,000	\$3,125/\$6,250
Foot excluding toes, heel	\$2,500/\$5,000	\$3,125/\$6,250
Upper arm	\$2,750/\$5,500	\$3,500/\$7,000
Forearm, hand, wrist except fingers	\$2,500/\$5,000	\$3,125/\$6,250
Finger, toe	\$400/\$800	\$500/\$1,000
Vertebral body	\$4,200/\$8,400	\$5,250/\$10,500
Vertebral processes	\$2,000/\$4,000	\$2,500/\$5,000
Pelvis except coccyx	\$4,000/\$8,000	\$5,000/\$10,000
Coccyx	\$500/\$1,000	\$625/\$1,250
Bones of the face except nose	\$1,400/\$2,800	\$1,750/\$3,500
Nose	\$750/\$1,500	\$950/\$1,900
Upper jaw	\$1,750/\$3,500	\$2,200/\$4,400
Lower jaw	\$2,000/\$4,000	\$2,500/\$5,000
Collarbone	\$2,000/\$4,000	\$2,500/\$5,000
Rib or ribs	\$600/\$1,200	\$750/\$1,500
Skull – simple except bones of face	\$1,750/\$3,500	\$2,200/\$4,400
Skull – depressed except bones of face	\$5,000/\$10,000	\$6,250/\$12,500
Sternum	\$500/\$1,000	\$625/\$1,250
Shoulder blade	\$2,500/\$5,000	\$3,125/\$6,250
Chip fractures	25% of the closed reduction amount	25% of the closed reduction amount

<sup>1</sup> Laceration benefits are a total of all lacerations per accident.

## What Accident Benefits are Available? continued.

Event	Classic Option	Enhanced Option
<b>Dislocations</b>	<b>Closed/open reduction<sup>3</sup></b>	
Hip joint	\$4,000/\$8,000	\$5,000/\$10,000
Knee	\$3,000/\$6,000	\$3,750/\$7,500
Ankle or foot bone(s) other than toes	\$1,800/\$3,600	\$2,250/\$4,500
Shoulder	\$2,200/\$4,400	\$2,750/\$5,500
Elbow	\$1,500/\$3,000	\$1,875/\$3,750
Wrist	\$1,500/\$3,000	\$1,875/\$3,750
Finger/toe	\$350/\$700	\$450/\$900
Hand bone(s) other than fingers	\$1,500/\$3,000	\$1,875/\$3,750
Lower jaw	\$1,500/\$3,000	\$1,875/\$3,750
Collarbone	\$1,500/\$3,000	\$1,875/\$3,750
<b>Partial dislocations</b>	25% of the closed reduction amount	25% of the closed reduction amount
<b>Accident Hospital Care</b>		
<b>Surgery</b> open abdominal, thoracic	\$1,250	\$2,500
<b>Surgery</b> exploratory or without repair	\$350	\$500
<b>Blood, plasma, platelets</b>	\$600	\$650
<b>Hospital admission</b>	\$1,250	\$2,000
<b>Hospital confinement</b> per day, up to 365 days	\$200	\$300
<b>Critical care unit confinement</b> per day, up to 30 days	\$400	\$500
<b>Coma</b> duration of 5 or more days	\$10,000	\$20,000
<b>Transportation</b> per trip, up to 3 per accident	\$750	\$840
<b>Lodging</b> per day, up to 30 days	\$180	\$225

<sup>1</sup> Laceration benefits are a total of all lacerations per accident.

<sup>2</sup> Closed Reduction of Fracture = Non-surgical. Open Reduction of Fracture = Surgical.

<sup>3</sup> Closed Reduction of Dislocation = Non-surgical reduction of a completely separated joint. Open Reduction of Dislocation = Surgical reduction of a completely separated joint.