CROSSROADS HEALTH AND WELLNESS

Robust Accident Plan - Full List of Covered Incidents

Emergency and Hospitalization Benefits

Plan Options	$1,650 Plan	$1,350 Plan	$1,150 Plan	$950 Plan	$700 Plan
Air Ambulance	$2,500	$1,000	$1,000	$1,000	$750
Ground Ambulance	$500	$150	$150	$150	$150
Emergency Room Treatment	$500	$100	$100	$100	$100
Urgent Care	$200	$100	$100	$100	$100
Initial Physician's Office	$250	$100	$100	$100	$75
Hospital Admission	$2,500	$1,000	$1,000	$1,000	$750
Hospital Confinement	$100	$50	$50	$50	$50
ICU Admission	$2,500	$1,500	$1,500	$1,500	$1,000
ICU Confinement	$500	$100	$100	$100	$100
Follow-up Physician's Office	$100	$35	$35	$35	$35
Step-Down unit Confinement	$50	$50	$50	$50	$50
Observation unit	$250	$75	$75	$75	$75
Physical Therapy	$150	$50	$50	$50	$50
Chiropractic Visit	$150	$50	$50	$50	$50
Major Diagnostic Testing	$500	$200	$200	$200	$100
X-Ray	$300	$150	$150	$150	$100
Home Health	$100	$50	$50	$50	$50
Skilled Nursing Facility	$300	$75	$75	$75	$50

Treatment and Additional Benefits

Blood, Plasma, Platelets	$600	$600	$600	$600	$600
Arthroscopic Surgery	$500	$500	$500	$500	$500
Hernia Surgery	$1,000	$1,000	$1,000	$1,000	$1,000
Cranial Surgery	$1,000	$1,000	$1,000	$1,000	$1,000
Open ABDominal or Thoracic Surgery - Surgical Repair	$3,000	$1,000	$1,000	$1,000	$1,000
Open ABDominal or Thoracic Surgery - Exploratory	$500	$500	$500	$500	$500
Knee Cartilage Surgery - Surgical Repair	$1,500	$1,000	$1,000	$1,000	$1,000
Knee Cartilage Surgery - Exploratory	$500	$500	$500	$500	$500
Ruptured Disc Surgery - Surgical Repair	$1,500	$1,000	$1,000	$1,000	$1,000
Ruptured Disc Surgery - Exploratory	$500	$500	$500	$500	$500

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Tendon, Ligament, Rotator Cuff Surgery - Surgical Repair of one	$1,250	$1,000	$1,000	$1,000	$1,000
Tendon, Ligament, Rotator Cuff Surgery - Surgical Repair of two or more	$2,500	$1,500	$1,500	$1,500	$1,500
Tendon, Ligament, Rotator Cuff Surgery - Exploratory	$500	$500	$500	$500	$500
Miscellaneous Surgery - General Anesthesia	$500	$500	$500	$500	$500
Miscellaneous Surgery - Conscious Sedation	$250	$250	$250	$250	$250
Pain Management	$250	$250	$250	$250	$250
Medical Device (DME)	$250	$250	$250	$250	$250
Prosthesis (1 device)	$2,500	$1,500	$1,500	$1,500	$1,500
Transportation	$500	$500	$500	$500	$500
Family Lodging	$500	$250	$250	$250	$250
Occupational Hepatitis	$500	$500	$500	$500	$500
Occupational HIV	$500	$500	$500	$500	$500
PTSD	$1,000	$500	$500	$500	$500
Prescription Drug	$200	$75	$75	$75	$65

This coverage is provided by a limited benefit supplemental Insurance.+ See the certificate of insurance for complete benefits and limits.

Covered Injury Benefits

Concussion	$200	$100	$100	$100	$100
Emergency Dental Work - Crown	$800	$250	$250	$250	$150
Emergency Dental Work - Extraction	$200	$100	$100	$100	$100
Open Dislocation - Ankle or foot (other than toes)	$2,000	$1,250	$1,250	$1,250	-
Open Dislocation - Bone or bones of the hand (other than fingers)	$2,000	$1,250	$1,250	$1,250	-
Open Dislocation - Collarbone (acromioclavicular and separation)	$2,000	$1,250	$1,250	$1,250	-
Open Dislocation - Collarbone (sternoclavicular)	$2,000	$1,250	$1,250	$1,250	-
Open Dislocation - Elbow	$2,000	$1,250	$1,250	$1,250	-
Open Dislocation - Hip	$2,500	$1,500	$1,500	$1,500	-
Open Dislocation - Knee (except patella)	$2,500	$1,500	$1,500	$1,500	-
Open Dislocation - Lower jaw	$2,000	$1,250	$1,250	$1,250	-
Open Dislocation - One toe or finger	$1,000	$500	$500	$500	-
Open Dislocation - Shoulder (glenohumeral)	$3,000	$2,000	$2,000	$2,000	-
Open Dislocation - Wrist	$3,000	$2,000	$2,000	$2,000	-
Closed Dislocation - Ankle or foot (other than toes)	$2,000	$1,000	$1,000	$1,000	-
Closed Dislocation - Bone or bones of the hand (other than fingers)	$1,000	$1,000	$1,000	$1,000	-
Closed Dislocation - Collarbone (acromioclavicular and separation)	$1,000	$1,000	$1,000	$1,000	-

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Closed Dislocation - Collarbone (sternoclavicular)	$1,000	$1,000	$1,000	$1,000	-
Closed Dislocation - Elbow	$1,000	$1,000	$1,000	$1,000	-
Closed Dislocation - Hip	$1,250	$1,000	$1,000	$1,000	-
Closed Dislocation - Knee (except patella)	$1,250	$1,000	$1,000	$1,000	-
Closed Dislocation - Lower jaw	$1,000	$1,000	$1,000	$1,000	-
Closed Dislocation - One toe or finger	$500	$500	$500	$500	-
Closed Dislocation - Shoulder (glenohumeral)	$1,500	$1,000	$1,000	$1,000	-
Closed Dislocation - Wrist	$1,500	$1,000	$1,000	$1,000	-
Eye Injury	$500	$500	$500	$500	-
Open Fracture - Ankle	$1,000	$1,000	$1,000	$1,000	-
Open Fracture - Body of Vertebrae	$5,000	$1,250	$1,250	$1,250	-
Open Fracture - Bones of Face	$3,400	$1,000	$1,000	$1,000	-
Open Fracture - Nose	$1,000	$600	$600	$600	-
Open Fracture - Coccyx	$1,000	$600	$600	$600	-
Open Fracture - Finger, toe	$1,000	$600	$600	$600	-
Open Fracture - Foot (except toes)	$2,400	$1,250	$1,250	$1,250	-
Open Fracture - Forearm	$2,400	$1,250	$1,250	$1,250	-
Open Fracture - Hand, Wrist (except fingers)	$2,400	$1,250	$1,250	$1,250	-
Open Fracture - Kneecap	$2,400	$1,250	$1,250	$1,250	-
Open Fracture - Hip	$5,000	$2,000	$2,000	$2,000	-
Open Fracture - Leg	$5,000	$2,000	$2,000	$2,000	-
Open Fracture - Lower Jaw	$2,400	$1,250	$1,250	$1,250	-
Open Fracture - Pelvis	$3,500	$1,500	$1,500	$1,500	-
Open Fracture - Rib	$2,400	$1,250	$1,250	$1,250	-
Open Fracture - Shoulder Blade, Collarbone, Sternum	$5,000	$1,250	$1,250	$1,250	-
Open Fracture - Thigh	$5,000	$2,500	$2,500	$2,500	-
Open Fracture - Upper arm between elbow and shoulder	$3,400	$1,500	$1,500	$1,500	-
Open Fracture - Upper Jaw	$3,400	$1,500	$1,500	$1,500	-
Open Fracture - Vertebral processes	$2,000	$1,000	$1,000	$1,000	-
Closed Fracture - Ankle	$1,200	$1,000	$1,000	-	-
Closed Fracture - Body of Vertebrae	$2,500	$2,000	$2,000	-	-
Closed Fracture - Bones of Face	$1,700	$1,500	$1,500	-	-
Closed Fracture - Nose	$500	$400	$400	-	-
Closed Fracture - Coccyx	$500	$400	$400	-	-
Closed Fracture - Finger, toe	$500	$400	$400	-	-
Closed Fracture - Foot (except toes)	$1,200	$1,000	$1,000	-	-
Closed Fracture - Forearm	$1,200	$1,000	$1,000	-	-
Closed Fracture - Hand, Wrist (except fingers)	$1,200	$1,000	$1,000	-	-
Closed Fracture - Kneecap	$1,200	$1,000	$1,000	-	-
Closed Fracture - Hip	$5,000	$1,000	$1,000	-	-

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Closed Fracture - Leg	$2,500	$1,000	$1,000	-	-
Closed Fracture - Lower Jaw	$1,200	$1,000	$1,000	-	-
Closed Fracture - Pelvis	$3,500	$1,500	$1,500	-	-
Closed Fracture - Rib	$1,200	$1,000	$1,000	-	-
Closed Fracture - Shoulder Blade, Collarbone, Sternum	$2,500	$1,000	$1,000	-	-
Closed Fracture - Skull, simple non-depressed fracture	$5,000	$1,000	$1,000	-	-
Closed Fracture - Skull, depressed fracture	$7,500	$1,000	$1,000	-	-
Closed Fracture - Thigh	$5,000	$1,000	$1,000	-	-
Closed Fracture - Upper arm between elbow and shoulder	$1,700	$1,000	$1,000	-	-
Closed Fracture - Upper Jaw	$1,700	$1,000	$1,000	-	-
Closed Fracture - Vertebral processes	$1,000	$500	$500	-	-
Puncture Wound	$500	$100	$100	$100	$100
Gunshot Wound	$500	$100	$100	$100	-
Traumatic Brain Injury	$500	$200	$200	$200	-
Laceration - not requiring stitches	$100	$50	$50	$50	$50
Laceration - requiring stitches	$250	$50	$50	$50	$50
Disability	$350	$150	$150	$150	$150

This coverage is provided by a limited benefit supplemental Insurance.+ See the certificate of insurance for complete benefits and limits.

Health Screening

Plan Options	$1,650 Plan	$1,350 Plan	$1,150 Plan	$950 Plan	$700 Plan
Health Screening Benefit	$1,200.00	$1,010.00	$875.00	$750.00	$625.00

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