

Schedule of Benefits - Non-New York (benefits may vary by state) - Low Plan

Accident Insurance - Provides 24-hour coverage or off-the-job only coverage (policy not available in all states)

Benefit	Amount	Benefit	Amount
Primary Insured		Dislocation (based on joint involved)	
Non-Common Carrier Accident	\$25,000	Open Reduction	\$100 to \$2,000
Common Carrier Accident	\$100,000	Closed Reduction	\$50 to \$1,000
Catastrophic Accident	\$20,000*	Emergency Dental Work	
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Broken teeth repaired with crown(s)	\$300
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$10,000	Broken teeth resulting in extraction(s)	\$100
Loss of one finger or toe	\$2,000	Emergency Room Treatment	
Spouse		Eye Injury	
Non-Common Carrier Accident	\$25,000	Surgical Repair	\$200
Common Carrier Accident	\$100,000	Removal of Foreign Object	\$50
Catastrophic Accident	\$10,000*	Fracture (based on bone involved)	
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Open Reduction	\$200 to \$1,500
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$5,000	Closed Reduction	\$100 to \$1,500
Loss of one finger or toe	\$1,000	Hospital Admission	
Children		Hospital Confinement Per Day	
Non-Common Carrier Accident	\$5,000	Hospital ICU Admission	
Common Carrier Accident	\$10,000	Hospital ICU Confinement Per Day	
Catastrophic Accident	\$10,000*	Initial Office Visit	
Loss of Fingers, Toes, Hands, Feet, Arms, Legs or Sight of Eyes		Knee Cartilage (Torn)	
Loss of one hand, or one foot, or one arm, or one leg, or sight of one eye	\$5,000	With Surgical Repair	\$500
Loss of one finger or toe	\$1,000	Exploratory Surgery or Debridement	\$150
*Benefit for Catastrophic Accident decreases by 50% at age 70		Laceration	
Same for Insured, Spouse or Children		Treated without stitches, staples, glue	
Accident Follow-Up	\$25	Total not more than 3 inches long (less than 7.6 centimeters) and repaired by stitches	
Air Ambulance	\$500	Total is greater than 3 and not more than 5 inches long (7.6 to 12.5 centimeters) and repaired by stitches	
Ambulance	\$150	Total is over 5 inches long (12.5 centimeters) and repaired by stitches	
Blood, Plasma, Platelets	\$200	Lodging Per Day	
Burns		Major Diagnostic Exam	
Flat amount for:		Medical Appliances	
2nd degree for 36% or more of body surface	\$500	Pain Management/Epidural	
3rd degree 9-34 sq. in. of body surface	\$1,000	Paralysis	
3rd degree 35 or more sq. in. of body surface	\$10,000	Hemiplegia	\$4,000
Coma	\$7,500	Paraplegia	\$5,000
Concussion	\$50	Quadriplegia	\$10,000
		Physical Therapy Per Day	



Benefit	Amount
Prosthetic Device/Artificial Limb	
One prosthetic device or artificial limb	\$500
More than one device or artificial limb	\$750
Rehabilitation Unit Per Day	\$100
Ruptured Disc with Surgical Repair	\$500
Skin Graft	50% of Burn Benefit
Surgery	
Cranial	\$1,000
Hernia with Surgical Repair	\$1,000
Abdominal/Thoracic With Surgical Repair	\$1,000
Abdominal/Thoracic Exploratory Surgery	\$150
Miscellaneous Surgery with general anesthesia	\$250
Miscellaneous Surgery with conscious sedation	\$100
Tendon/ Ligament/ Rotator Cuff	
Surgical repair of one or more tendon, ligament or rotator cuff	\$500
If exploratory arthroscopic surgery is performed and no repair is done	\$150
Transportation	\$350
X-Ray	\$50

Amalgamated Life Insurance Company
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Accident Policy Form AMIACCP-14 or state variations

WABEN/LOW-5-15