

24-HOUR ACCIDENT INSURANCE

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



Plan I Schedule of Benefits

| Benefit Amount Per Covered Person | | | | |
|-----------------------------------|--------------------|-----------|------------------------------------|------------------|
| Accident Emergency Treatment | INSURED AND SPOUSE | \$ 100.00 | Appliances | \$ 100.00 |
| | CHILD | 70.00 | Physical Therapy | PER DAY: 50.00 |
| Accident Hospital Income Benefit | PER DAY: | 100.00 | Prosthesis | 500.00 |
| Family Lodging | | | Initial Hospitalization for Injury | |
| Ambulance | GROUND: | 150.00 | Accident Follow-Up Treatment | PER VISIT: 25.00 |
| | AIR: | 600.00 | Additional Intensive Care Unit | PER DAY: 300.00 |
| Transportation | | 300.00 | Wellness | 60.00 |

Accident Specific Sum Injuries Benefit

| Dislocations | Reduction | |
|--|----------------|-----------|
| | Open | Closed |
| Hip | \$ 2,000.00 | \$ 665.00 |
| Knee or Shoulder | 665.00 | 265.00 |
| Collar Bone | 1,065.00 | 200.00 |
| Ankle or Foot (excl. toes) | 665.00 | 200.00 |
| Lower Jaw | 665.00 | 330.00 |
| Wrist or Elbow | 530.00 | 265.00 |
| Toe or Finger | 130.00 | 65.00 |
| Tendons / Ligaments | Benefit | |
| One | | \$ 330.00 |
| Two or More | | 665.00 |
| Burns | Benefit | |
| 2nd Degree, 25%-35% of body | | \$ 265.00 |
| 2nd Degree, > 35% of body | | 665.00 |
| 3rd Degree, 6-10 square inches of body | | 530.00 |
| 3rd Degree, 10-25 square inches of body | | 1,330.00 |
| 3rd Degree, > 25 square inches | | 2,665.00 |
| Ruptured Disc / Torn Knee Cartilage | Benefit | |
| During 1st year of coverage | | \$ 130.00 |
| After 1st year of coverage | | 400.00 |

| Fractures | Reduction | |
|--|----------------|-----------|
| | Open | Closed |
| Leg | 830.00 | 665.00 |
| Hand/Foot/Wrist, etc. | 665.00 | 330.00 |
| Upper Jaw & Arm/Face | 800.00 | 330.00 |
| Rib(s) | 1,330.00 | 130.00 |
| Nose/Heel/Fingers | 665.00 | 130.00 |
| Coccyx | 265.00 | 130.00 |
| Toes(s) | 265.00 | 130.00 |
| Vertebral Processes | 1,330.00 | 200.00 |
| Vertebrae (body of)/Pelvis | 330.00 | N/A |
| Skull (depressed) | 1,065.00 | N/A |
| Skull (simple) | 400.00 | N/A |
| Lacerations | Benefit | |
| Less than 2 inches | | \$ 30.00 |
| 2-6 inches | | 130.00 |
| > 6 inches total | | 265.00 |
| Eye, Internal, and Blood/Plasma | Benefit | |
| Eye Injury w/ Surgery | | \$ 130.00 |
| Internal Injuries | | 1,330.00 |
| Blood/Plasma | | 65.00 |

| Accidental Death Benefit | Insured | Spouse | Child |
|--------------------------|--------------|--------------|-------------|
| Common Carrier | \$ 35,000.00 | \$ 17,500.00 | \$ 3,500.00 |
| Motor Vehicle | 25,000.00 | 12,500.00 | 2,500.00 |
| Other Accidents | 15,000.00 | 7,500.00 | 1,500.00 |

| Accidental Dismemberment Benefit | Insured | Spouse | Child |
|---|-----------|-----------|----------|
| One or more fingers and/or one or more toes (5%) | \$ 750.00 | \$ 375.00 | \$ 75.00 |
| One eye, hand, foot, arm or leg (20%) | 3,000.00 | 1,500.00 | 300.00 |
| Two eyes, hands or feet (50%) or Two arms or two legs (50%) | 7,500.00 | 3,750.00 | 750.00 |
| Both arms and both legs (100%) | 15,000.00 | 7,500.00 | 1,500.00 |

A finger or toe is considered lost when completely severed at the hand or foot. Loss of a foot means complete severance at or above the ankle joint.

Loss of a hand is the entire loss of at least four fingers. Loss of sight is defined as entire and irrevocable loss of vision.