BlueCross BlueShield of Oklahoma

Group Benefit Program Summary for

GROUP NAME

Voluntary Group Accident Insurance

Accident insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer an injury due to an accident. The proceeds from your approved claim may be used however you wish.

Eligibility	All Eligible, Active Full-Time Employees
Coverage Type	Off the Job Coverage
Reduction Schedule	Benefits terminate at retirement or age 70, whichever occurs first.

Accident Benefits	Smart Plan 2
Accident Emergency Treatment	
Emergency Room	$200
Urgent Care Center	$200
Physician's Office	$75
X-Ray	$50
Accident Follow-up Treatment	$50
Initial Hospital Admission	$1,500
Initial ICU Admission	$2,500
Accident Hospital Confinement	$300
Intensive Care Unit Confinement	$600
Surgical Procedures Benefit	
Arthroscopy	$500
Open Abdominal	$1,500
Cranial	$1,500
Hernia	$1,500
Thoracic Surgery	$1,500
Repair of Tendons and/or ligaments	$1,000
Repair of Torn Rotator Cuffs	$1,000
Repair of Ruptured Discs	$1,000
Repair of Torn Knee Cartilages	$1,000
Miscellaneous Surgical Procedures	
Surgery with General Anesthesia	$300
Surgery with Conscious Sedation	$120
Outpatient Ambulatory Surgical Center Benefit	30%
Ambulance	
Ground Ambulance	$400
Air Ambulance	$1,500
Major Diagnostic Exams	$200
Physical Therapy	$35
Rehabilitation Unit	$150

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Oklahoma is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Accident Limitations and Exclusions

We will not pay any benefit for an Injury resulting from or caused by:

any disease, Illness or infirmity of mind or body, and any medical or surgical treatment thereof; or
any error, mishap or malpractice during a medical, diagnostic or surgical treatment or procedure for any Illness; or
cosmetic surgery or other elective procedure that is not medically necessary; or
suicide or attempted suicide, while sane or insane; or
any intentionally self-inflicted Injury; or
war or acts of war, declared or undeclared, when serving in the military or an auxiliary unit thereto; or
travel or flight in any aircraft while a member of the crew, or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft; or
commission of, participation in, or an attempt to commit an assault or felony as defined by state or federal law; or
The Covered Person being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by a Physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; or
The Covered Person being intoxicated as defined by the laws of the jurisdiction in which the Accident occurred or .08% blood alcohol content if the jurisdiction in which the Accident occurred does not define intoxication. Conviction is not necessary for a determination of being intoxicated; or
active participation in a Riot. Riot means all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder; or
driving or riding in any vehicle used in a race, speed or endurance test or for acrobatic or stunt driving; or
an occupational Accident; or
any Injury or treatment which is covered by a Workers' Compensation or occupational disease law; or
we will not pay any benefits for an Accident that occurred while the Covered Person was operating a motor vehicle and was intoxicated as defined by the laws of the jurisdiction in which the Accident occurred or .08% blood alcohol content if such jurisdiction does not define intoxication. Conviction is not necessary for a determination of being intoxicated; or
we will not pay any benefit for an Accident that occurred while the Covered Person was operating a motor vehicle and was under the influence of any narcotic, hallucinogen, barbiturate, amphetamine or any other controlled substance as defined in the Title II of the Comprehensive Drug Abuse Prevention and Control Ace of 1970, as now or hereafter amended, unless prescribed by a Physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence.

Policy provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.