

# ACCIDENT INSURANCE COVERAGE - VOYA

## Accident Hospital Care

	VOYA (ACC 2.1) 24 Hour Level 4
Surgery (open abdominal, thoracic)	\$1,500
Surgery (exploratory or without repair)	\$200
Blood, Plasma, Platelets	\$625
Hospital Admission	\$1,750
Hospital Confinement (per day, up to 365 days)	\$375
Critical Care Unit Confinement (per day, up to 15 days)	\$600
Rehabilitation Facility Confinement (per day, up to 90 days)	\$225
Coma (duration of 14 or more days)	\$18,500
Transportation (per trip, up to 3 per accident)	\$800
Lodging (per day, up to 30 days)	\$200
Family care (per child per day, up to 45 days)	\$30

## Accident Care

	Level 4
Initial Doctor Visit	\$100
Urgent Care Facility Treatment	\$250
Emergency Room Treatment	\$250
Ground Ambulance	\$400
Air Ambulance	\$2,000
Follow Up Doctor Treatment	\$100
Chiropractic Treatment (up to 6 per accident)	\$60
Medical Equipment	\$275
Physical or Occupational Therapy (up to 6 per accident)	\$60
Speech Therapy (up to 6 per accident)	\$60
Prosthetic Device (one)	\$1,250
Prosthetic Device (2 or more)	\$2,000
Major Diagnostic Exams	\$300
Outpatient Surgery (1 per accident)	\$250
X-ray	\$90

## Common Injuries

	Level 4
Burns (2nd degree, at least 36% of body)	\$1,500
Burns (3rd degree, at least 9 but less than 35 sq in of body)	\$8,500

Burns (3rd degree, 35 or more sq in of body)	\$20,000
Skin grafts	50% of burn benefit
Emergency Dental Work (Crown)	\$400
Emergency Dental Work (Extraction)	\$125
Eye Injury (removal of foreign object)	\$110
Eye Injury (surgery)	\$400
Torn Knee Cartilage (surgery with no repair or if cartilage is shaved)	\$250
Torn Knee Cartilage (surgical repair)	\$900
Laceration* (treated – no sutures)	\$50
Laceration* (sutures up to 2")	\$90
Laceration* (sutures 2" to 6")	\$350
Laceration* (sutures over 6")	\$750
Ruptured Disk (surgical repair)	\$900
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	\$600
Tendon, Ligament, Rotator Cuff (1, surgical repair)	\$925
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	\$1,400
Concussion	\$275
Paralysis (paraplegia)	\$18,000
Paralysis (quadriplegia)	\$27,000

\*Laceration benefits are a total of all lacerations per accident.

## Common Injuries – DISLOCATIONS Closed/Open Reduction\*

Level 4		
	Closed	Open
Hip Joint	\$4,000	\$8,000
Knee	\$2,500	\$5,000
Ankle or foot bone(s) (other than toes)	\$1,700	\$3,400
Shoulder	\$2,000	\$4,000
Elbow	\$1,250	\$2,500
Wrist	\$1,250	\$2,500
Finger / toe	\$300	\$600
Hand bone(s) (other than fingers)	\$1,250	\$2,500
Lower jaw	\$1,250	\$2,500
Collarbone	\$1,250	\$2,500
Partial dislocations	25% of the closed reduction amount	

## Common Injuries – FRACTURES Closed/Open Reduction\*

Level 4		
	Closed	Open
Hip	\$5,000	\$10,000
Leg	\$2,700	\$5,400
Ankle	\$2,250	\$4,500
Kneecap	\$2,250	\$4,500
Foot (excluding toes, heel)	\$2,250	\$4,500
Upper arm	\$2,400	\$4,800
Forearm, hand, wrist (except fingers)	\$2,250	\$4,500
Finger, Toe	\$300	\$600
Vertebral body	\$4,000	\$8,000
Vertebral processes	\$1,750	\$3,500
Pelvis (except coccyx)	\$3,500	\$7,000
Coccyx	\$450	\$900
Bones of the face (except nose)	\$1,300	\$2,600
Nose	\$650	\$1,300
Upper jaw	\$1,600	\$3,200
Lower jaw	\$1,750	\$3,500
Collarbone	\$1,750	\$3,500
Ribs or rib	\$450	\$900
Skull – Simple (except bones of the face)	\$1,500	\$3,000
Skull – Depressed (except bones of the face)	\$4,000	\$8,000
Sternum	\$400	\$800
Shoulder blade	\$2,250	\$4,500
Chip fractures	25% of the closed reduction amount	

Additional Benefits	
Sports Accident Benefit	50% up to \$2000
Wellness Benefit (\$ amount)	\$100 EE and SP, 100% CH no max

Monthly Rates	
EE	\$16.58
EE+SP	\$32.59
EE+CH	\$36.09
Family	\$45.23