

Group Accident Insurance Plan

Accidents do happen and they happen fast. They happen without warning and most individuals are not prepared for the financial consequences of these occurrences. The Group Accident Indemnity Plan underwritten by Continental American Insurance Company can help protect you and your family against the additional, undesirable expenses associated with certain accidents.

PLAN FEATURES

- 24-Hour Coverage
- Specified injury and medical fee benefits
- Accidental death benefits

ACCIDENT BENEFITS PER INSURED

Complete Dislocations

Hip	\$1,800
Knee (not knee cap)	\$1,300
Shoulder	\$1,000
Foot/Ankle	\$800
Hand	\$700
Lower Jaw	\$600
Wrist	\$500
Elbow	\$400
Finger/Toe	\$160

Complete Fractures

Hip/Thigh	\$2,000
Vertebrae	\$1,800
Vertebral Processes	\$400
Pelvis	\$1,600
Skull (depressed)	\$1,500
Skull (simple)	\$700
Leg	\$1,200
Forearm/Hand/Wrist	\$1,000
Foot/Ankle/Knee Cap	\$1,000
Shoulder Blade/Collar Bone	\$800
Lower Jaw (mandible)	\$800
Upper Arm/Upper Jaw	\$700
Facial Bones (except teeth)	\$600
Coccyx/Rib/Finger/Toe	\$160

Injuries Requiring Surgery

Eye Injury	\$200
Tendons/Ligaments	
Single	\$400
Multiple	\$600
Ruptured Disc	
Injury occurs during 1st certificate year	\$100
Injury occurs after 1st certificate year	\$400
Torn Knee Cartilage	
Injury occurs during 1st certificate year	\$100
Injury occurs after 1st certificate year	\$400

Burns	\$600
<i>(at a minimum, 2nd degree burns covering at least 25% of the body or 3rd degree burns covering at least nine inches of the body)</i>	

Lacerations	
Up to 2" long	\$50
2 - 5" long	\$100
Over 5" long	\$200

Services	
Air Ambulance	\$300
Ambulance	\$100
Blood/Plasma	\$100

Hospital Admission (per accident)	\$250
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Hospital Confinement (up to 90 days)	\$125 per day
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Medical Fees	
<i>(up to \$200 per accident subject to the following internal limits)</i>	
X-ray	\$75
Doctor Office Visit	\$75
Appliances	\$75
Emergency Room Treatment (up to)	\$200

Accidental Death and Dismemberment*	
Single Dismemberment	\$5,000
Accidental Death or Double Dismemberment	\$10,000
Accidental Death (common carrier)	\$20,000

*Stated benefits for accidental death and dismemberment are for employee coverage. Covered spouses are eligible for a benefit equal to half of the stated benefit. Covered children may receive 25 percent of the benefit.

The benefits above are for fractures requiring closed reduction and dislocations requiring closed reduction with anesthesia. Multiple fractures or dislocations or those requiring open reduction would be payable at the rate of one and one-half times the amount shown. Chip fractures would be payable at 10 percent. Recurrent dislocations of the same joint are not covered. Stress fractures are not covered.

SEE MORE INFORMATION ON REVERSE SIDE



The Statistics are Dramatic...

- In 2003, about 23.8 million people - about 1 out of 12 - sought medical attention for an injury*
- The economic impact of these fatal and non-fatal unintentional injuries amounted to 574.8 billion dollars in 2004. This is the equivalent to about \$2,000 per capita, or about \$5,100 per household*

Where would the finances come from to offset the unexpected expenses of dealing with untimely accidents? Could most individuals afford the costs? Statistics prove that most could not.

**Source: National Safety Council, Injury Facts 2005-2006*

MONTHLY PREMIUM RATES

Employee Only	\$21.19
Employee & Spouse	\$28.12
Employee & Dependent Child(ren)	\$29.86
Family	\$36.79

Limitation And Exclusions

We will not pay benefits for loss, injury, or death contributed to, caused by or resulting from:

1. War - Participating in war or any act of war, declared or not, or participating in the armed forces of or contracting with any country or international authority. We will return the prorated premium for any period not covered by this certificate when you are in such service.
2. Suicide - Committing or attempting suicide, while sane or insane.
3. Self-Inflicted Injuries - Injuring or attempting to injure yourself intentionally.
4. Traveling - Traveling more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, The Bahamas and Virgin Islands, Bermuda and Jamaica, except under the Accidental Common Carrier Death Benefit.
5. Racing - Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
6. Aviation - Operating, learning to operate, serving as a crew member on, or jumping or falling from any aircraft, including those which are not motor-driven.
7. Illegal Acts - Participating or attempting to participate in an illegal activity or working at an illegal job.
8. Sports - Participating in any organized sport; professional or semi-professional.
9. Intoxication - Being legally intoxicated or under the influence of any narcotic, unless taken on the advice of a physician.
10. Sickness - Having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.

Termination of the Certificate

An Employee's insurance will terminate on the earliest of:

1. the date the Plan is terminated;
2. on the 31st day after the premium due date if the required premium has not been paid;
3. on the date an Employee ceases to meet the definition of an Employee as defined in the Plan;
4. on the premium due date which falls on or first follows the Employee's 70th birthday; or
5. on the date he or she is no longer a member of the class eligible.

Pre-existing Condition Limitation

No payment will be made for a loss due to a pre-existing condition if the loss begins within 12 months from the Effective Date of this certificate or attached riders, as applicable. A claim for benefits for loss starting after 12 months from the Effective Date of this certificate or attached riders, as applicable, will not be reduced or denied on the grounds that it is caused by a pre-existing condition unless it is excluded by name or specific description in this certificate or attached riders, as applicable.

Portability

If you cease employment with your employer, you may elect to continue your coverage. You must have been continuously insured for at least 6 months under this plan and/or the prior plan just before the date your employment terminated. You may continue the coverage you had on the date employment was terminated, including dependent coverage then in effect.

1. Coverage may not be continued for any of the following reasons: a). you failed to pay the required premium; b). having attained age 70; c). this group policy terminates.
2. To keep the insurance in force you must: a). make a written application to the company within 31 days after the date your insurance would otherwise terminate; b). pay the premium to the company no later than 31 days after the date your insurance would otherwise terminate.
3. Insurance will cease on the earliest of these dates: a). the date you failed to pay any required premium; b). the date this group policy is terminated.

If you qualify for this portability privilege as described, then the same benefits, plan provisions, and premium rate as shown in the previously issued certificate will apply.

Pre-existing Condition

Pre-existing Condition means the 12 month period prior to the Effective Date of this Certificate and attached riders as applicable; an injury, a sickness or physical condition for which medical advice or treatment was recommended or received.