## BOSTON MUTUAL'S ACCIDENT POLICY PROVIDES THE FOLLOWING BENEFITS:

| Air Ambulance \$500  | ->  | Within 48 hours after the covered accident.  |
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| Ambulance \$100  |   | 300 mg/m 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   |
| <u>Appliance</u> \$100   |   |  |
| Blood/Plasma/Platelets\$300  | $\rightarrow$   | Within 90 days of the covered accident.  |
| Burns \$750 to \$10,000  | $\rightarrow$   | Treated by a physician within 72 hours after the covered accident. Scheduled amount based on degree of burn. Skin grafts are 25% of the burn benefit.  |
| Concussion \$100   | $\rightarrow$   | Diagnosed by a physician within 72 hours after the covered accident.   |
| <u>Dislocations</u> (Separated Joint) \$50 to \$8,000  | $\rightarrow$   | Based on the type of surgery and joint involved.   |
| Emergency Dental Work \$50 to \$150  | $\rightarrow$   | Based on whether tooth is extracted or crowned.  |
| Emergency Room Treatment\$50   | $\rightarrow$   | Examination and treatment within 72 hours after the covered accident. Can be increased by \$100, \$200 or \$300 with the Enhanced Emergency Room Benefit Rider.  |
| <u>Eye Injury</u> \$200  |   |  |
| Follow-Up Physician Treatment  |   |  |
| <u>Fractures</u> \$25 to \$10,000  | $\rightarrow$   | Based on the type of surgery and bone involved.  |
| Hospital Admission \$1,000   |   | Within 6 months after the covered accident.  |
| <u>Hospital Confinement</u> \$250 per day up to 365 days   |   |  |
| Hospital Intensive Care \$500 per day up to 30 days  | $\rightarrow$   | The confinement must begin within 30 days after the covered accident.  |
| Initial Physician's Office/Urgent Care Visit \$50  | $\rightarrow$   | Within 60 days after the covered accident. Can be increased  |
|  |   | by \$25 or \$50 with the Enhanced Physician Office/Urgent<br>Care Treatment Benefit Rider.   |
| <u>Lacerations</u> \$25 to \$400   |   | by \$25 or \$50 with the Enhanced Physician Office/Urgent<br>Care Treatment Benefit Rider.   |
|  | $\rightarrow$   | by \$25 or \$50 with the Enhanced Physician Office/Urgent Care Treatment Benefit Rider.  Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.   |
| <u>Lacerations</u>   | $\rightarrow$   | by \$25 or \$50 with the Enhanced Physician Office/Urgent Care Treatment Benefit Rider.  Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.  Up to 30 days per covered accident. Hospital must be more than 100 miles from the insured person's residence.  |
| Lacerations       \$25 to \$400         Lodging       \$100 per night         Major Diagnostic Exams       \$150         Physical Therapy       \$25 per day   | $\begin{array}{c} \rightarrow \\ \rightarrow \\ \rightarrow \\ \rightarrow \\ \rightarrow \end{array}$  | by \$25 or \$50 with the Enhanced Physician Office/Urgent Care Treatment Benefit Rider.  Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.  Up to 30 days per covered accident. Hospital must be more than 100 miles from the insured person's residence.  Per calendar year for CT scan, MRI or EEG as the result of a covered accident.  Maximum of 6 days. Within 6 months of covered accident.   |
| Lacerations       \$25 to \$400         Lodging       \$100 per night         Major Diagnostic Exams       \$150   | $\begin{array}{c} \rightarrow \\ \rightarrow \\ \rightarrow \\ \rightarrow \\ \rightarrow \end{array}$  | by \$25 or \$50 with the Enhanced Physician Office/Urgent Care Treatment Benefit Rider.  Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.  Up to 30 days per covered accident. Hospital must be more than 100 miles from the insured person's residence.  Per calendar year for CT scan, MRI or EEG as the result of a covered accident.  Maximum of 6 days. Within 6 months of covered accident.   |
| Lacerations\$25 to \$400Lodging\$100 per nightMajor Diagnostic Exams\$150Physical Therapy\$25 per dayProsthetic Device/Artificial Limb\$500 to \$1,000Rehabilitation Unit\$150 per day   | $\rightarrow \qquad \rightarrow \qquad$ | by \$25 or \$50 with the Enhanced Physician Office/Urgent Care Treatment Benefit Rider.  Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.  Up to 30 days per covered accident. Hospital must be more than 100 miles from the insured person's residence.  Per calendar year for CT scan, MRI or EEG as the result of a covered accident.  Maximum of 6 days. Within 6 months of covered accident.  Within 1 year of the covered accident.  When confined in a rehab unit following hospitalization.  Up to 30 days.   |
| Lacerations\$25 to \$400Lodging\$100 per nightMajor Diagnostic Exams\$150Physical Therapy\$25 per dayProsthetic Device/Artificial Limb\$500 to \$1,000   | $\rightarrow \qquad \rightarrow \qquad$ | by \$25 or \$50 with the Enhanced Physician Office/Urgent Care Treatment Benefit Rider.  Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.  Up to 30 days per covered accident. Hospital must be more than 100 miles from the insured person's residence.  Per calendar year for CT scan, MRI or EEG as the result of a covered accident.  Maximum of 6 days. Within 6 months of covered accident.  Within 1 year of the covered accident.  When confined in a rehab unit following hospitalization.  Up to 30 days.   |
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| Lacerations\$25 to \$400Lodging\$100 per nightMajor Diagnostic Exams\$150Physical Therapy\$25 per dayProsthetic Device/Artificial Limb\$500 to \$1,000Rehabilitation Unit\$150 per dayRuptured Disc\$400                                       | $\begin{array}{cccccccccccccccccccccccccccccccccccc$  | by \$25 or \$50 with the Enhanced Physician Office/Urgent Care Treatment Benefit Rider.  Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.  Up to 30 days per covered accident. Hospital must be more than 100 miles from the insured person's residence.  Per calendar year for CT scan, MRI or EEG as the result of a covered accident.  Maximum of 6 days. Within 6 months of covered accident.  Within 1 year of the covered accident.  When confined in a rehab unit following hospitalization.  Up to 30 days.  Treated by a physician within 60 days after the covered accident and repaired through surgery within 1 year after the covered accident.  Within 72 hours after the covered accident. Benefit is \$100 if exploratory surgery with no repair. Hernia repair will not be covered.  |
| Lacerations\$25 to \$400Lodging\$100 per nightMajor Diagnostic Exams\$150Physical Therapy\$25 per dayProsthetic Device/Artificial Limb\$500 to \$1,000Rehabilitation Unit\$150 per dayRuptured Disc\$400Surgery (Abdominal or thoracic)\$1,000 | $\begin{array}{cccccccccccccccccccccccccccccccccccc$  | by \$25 or \$50 with the Enhanced Physician Office/Urgent Care Treatment Benefit Rider.  Repaired by a physician within 72 hours after the covered accident. Paid based on the total length of all lacerations received in any one covered accident.  Up to 30 days per covered accident. Hospital must be more than 100 miles from the insured person's residence.  Per calendar year for CT scan, MRI or EEG as the result of a covered accident.  Maximum of 6 days. Within 6 months of covered accident.  Within 1 year of the covered accident.  When confined in a rehab unit following hospitalization. Up to 30 days.  Treated by a physician within 60 days after the covered accident and repaired through surgery within 1 year after the covered accident.  Within 72 hours after the covered accident. Benefit is \$100 if exploratory surgery with no repair. Hernia repair will not be covered.  Must be repaired within 90 days after the covered accident. The benefit is based on the number of repairs needed and repaired through surgery. |