

NEA Accident and Injury Insurance Plan, an Accident coverage

Issued by The Prudential Insurance Company of America

Fracture Benefit Amounts	Type of Loss	Enhanced Plan	Standard Plan
	Skull (non-depressed)	\$2,000 Closed / \$4,000 Open	\$1,000 Closed / \$2,000 Open
	Skull (depressed)	\$3,000 Closed / \$6,000 Open	\$1,500 Closed / \$3,000 Open
	Facial bone (including nose, except upper jaw)	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Upper jaw	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Lower jaw	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Vertebral processes	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Vertebral body (except vertebral processes)	\$2,000 Closed / \$4,000 Open	\$1,000 Closed / \$2,000 Open
	Collar bone	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Shoulder blade	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Sternum (breast bone)	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Rib	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Pelvis (except coccyx)	\$2,000 Closed / \$4,000 Open	\$1,000 Closed / \$2,000 Open
	Coccyx (tailbone)	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Upper arm	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Forearm	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Wrist	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Hand (except fingers)	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Finger	\$200 Closed / \$400 Open	\$100 Closed / \$200 Open

NEA Accident and Injury Insurance Plan

	Hip/Thigh	\$3,000 Closed / \$6,000 Open	\$1,500 Closed / \$3,000 Open
	Kneecap	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Leg (except thigh)	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Ankle	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Foot (except toes)	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Toe	\$200 Closed / \$400 Open	\$100 Closed / \$200 Open
	Chip Fracture	25.00% of Fracture Benefit	25.00% of Fracture Benefit
Dislocation Benefit Amounts	Type of Loss	High Option	Low Option
	Dislocation:		
	Lower jaw	\$600 Closed / \$1,200 Open	\$300 Closed / \$600 Open
	Spine	\$1,200 Closed / \$2,400 Open	\$600 Closed / \$1,200 Open
	Collarbone	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Shoulder	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Rib	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Elbow	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Wrist	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Hand (except fingers)	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Finger	\$200 Closed / \$400 Open	\$100 Closed / \$200 Open
	Hip	\$3,000 Closed / \$6,000 Open	\$1,500 Closed / \$3,000 Open
	Knee	\$2,000 Closed / \$4,000 Open	\$1,000 Closed / \$2,000 Open
	Ankle	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Foot (except toes)	\$1,000 Closed / \$2,000 Open	\$500 Closed / \$1,000 Open
	Toe	\$200 Closed / \$400 Open	\$100 Closed / \$200 Open
	Partial Dislocation	25.00% of Dislocation Benefit	25.00% of Dislocation Benefit

NEA Accident and Injury Insurance Plan

Burn Benefit Amounts	Burn:		
	2nd Degree:		
	Less than 10%	\$100	\$50
	At least 10% but less than 25%	\$200	\$100
	At least 25% but less than 35%	\$500	\$250
	35% or more	\$1,000	\$500
	Skin graft	50.00% of Burn Benefit	50.00% of Burn Benefit
	3rd Degree:		
	Less than 10%	\$1,000	\$500
	At least 10% but less than 25%	\$2,000	\$1,000
	At least 25% but less than 35%	\$5,000	\$2,500
	35% or more	\$10,000	\$5,000
	Skin graft	50.00% of Burn Benefit	50.00% of Burn Benefit
Eye Injury Benefit Amounts	Eye Injury:		
	Surgery	\$300	\$150
	Removal of foreign object	\$150	\$75
Laceration Benefit Amounts	Laceration:		
	Repaired without stitches	\$50	\$25
	Repaired with stitches:		
	Less than 2 inches (5.08 cm)	\$100	\$50
	2 - 6 inches (5.08 - 15.24 cm)	\$200	\$100
	Over 6 inches (over 15.24 cm)	\$400	\$200
Torn Knee Cartilage Benefit	Torn Knee Cartilage:		
	With surgical repair	\$750	\$500
Torn, ruptured or severed tendon/ligament/rotator cuff Benefit Amounts	Torn, ruptured or severed tendon/ligament/rotator cuff:		
	Surgical repair: rotator cuff	\$750	\$500
	Surgical repair: two rotator cuffs	\$1,000	\$750

NEA Accident and Injury Insurance Plan

	Surgical repair: one tendon/ligament	\$750	\$500
	Surgical repair: two or more tendons/ligaments	\$1,000	\$750
Broken Tooth Benefit Amounts	Broken Tooth:		
	Crown	\$300	\$150
	Extraction	\$150	\$75
	Filling	\$75	\$50
Additional Injuries Benefit Amounts	Additional Injuries:		
	Concussion	\$400	\$200
	Coma	\$10,000	\$5,000
	Ruptured disc with surgical repair	\$1,000	\$500
	Puncture wound	\$100	\$50
Medical treatment & services Benefit Amounts			
Ambulance Benefit Amounts	Ambulance:		
	Air ambulance	\$2,500	\$1,875
	Ground/Water ambulance	\$300	\$200
Emergency Care Benefit Amounts	Emergency Care:		
	Emergency room	\$250	\$175
	Physician's office	\$100	\$100
	Urgent care	\$100	\$100
	Non-emergency initial care benefit	\$100	\$75
Medical Testing Benefit Amounts	Medical Testing:		
	X-ray	\$100	\$50
	Advanced diagnostic test	\$300	\$150
	Physician follow-up benefit	\$100	\$75
Therapy Services Benefit Amounts	Therapy Services:		
	Cognitive behavioral therapy	\$50	\$50
	Occupational therapy	\$50	\$50

NEA Accident and Injury Insurance Plan

	Physical therapy	\$50	\$50
	Respiratory therapy	\$50	\$50
	Speech therapy	\$50	\$50
	Vocational therapy	\$50	\$50
Pain Management Benefit Amounts	Pain Management:		
	Epidural	\$100	\$100
	General anesthesia	\$100	\$100
Medical Appliance Benefit Amounts	Medical Appliance:		
	Brace	\$100	\$50
	Cane	\$100	\$50
	Crutches	\$100	\$50
	Walker- expected use < 1yr	\$200	\$100
	Walker - expected use ≥ 1 yr	\$500	\$250
	Walking boot	\$100	\$50
	Wheelchair/motorized scooter - expected use < 1 yr	\$200	\$100
	Wheelchair/motorized scooter - expected use ≥ 1 yr	\$1,000	\$500
	Other device used for mobility	\$100	\$50
Prosthetic Device benefit Amounts	Prosthetic Device:		
	One device only	\$750	\$500
	More than one device	\$1,500	\$1,000
	Modification benefit	\$1,000	\$500
	Blood/plasma/platelets benefit	\$500	\$250
Inpatient Surgery Benefit Amounts	Inpatient Surgery:		
	Cranial surgery	\$2,000	\$1,000
	Abdominal pelvic cavity surgery	\$2,000	\$1,000
	Thoracic cavity surgery	\$2,000	\$1,000
	Hernia repair	\$200	\$100
	Outpatient ambulatory surgery benefit	\$300	\$150

NEA Accident and Injury Insurance Plan

	Exploratory surgery without repair	\$200	\$100
Hospital Benefit Amounts	Hospital:		
	Non-ICU hospital admission	\$1,500	\$1,000
	ICU hospital admission*	\$3,000	\$2,000
	Non-ICU hospital confinement	\$200	\$100
	ICU confinement	\$400	\$200
	Inpatient rehabilitation benefit	\$200	\$100
	Transportation benefit	\$400	\$200
	Lodging benefit	\$200	\$100
Paralysis Benefit Amount	Paralysis:		
	Four limbs	\$50,000	\$25,000
	Three limbs	\$25,000	\$12,500
	Two limbs	\$10,000	\$5,000
	One limb	\$5,000	\$2,500

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This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

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