

SEIU Accident & Injury Insurance Plan, an Accident coverage issued by The Prudential Insurance Company of America

	Type of Loss	Enhanced (High Option)	Standard (Low Option)
ACCIDENTAL DEATH LOSSES AND BENEFIT AMOUNTS	Loss of Life		
	For Members	\$50,000	\$25,000
	For Member's Spouse or Domestic Partner	\$25,000	\$12,500
COMMON CARRIER	For Member's Child	\$12,500	\$6,250
	For Members	\$150,000	\$75,000
	For Member's Spouse or Domestic Partner	\$75,000	\$37,500
ACCIDENTAL DISMEMBERMENT BENEFIT AMOUNTS	For Member's Child	\$37,500	\$18,750
	Dismemberment:		
	Dismemberment, loss of all toes on one foot	\$5,000	\$2,500
	Dismemberment, loss of big toe	\$5,000	\$2,500
	Dismemberment, loss of both hands	\$20,000	\$10,000
	Dismemberment, loss of both feet	\$20,000	\$10,000
	Dismemberment, loss of four fingers of the same hand	\$5,000	\$2,500
	Dismemberment, loss of one arm	\$10,000	\$5,000
	Dismemberment, loss of one foot	\$10,000	\$5,000
	Dismemberment, loss of one hand	\$10,000	\$5,000
	Dismemberment, loss of one hand and one foot	\$20,000	\$10,000
	Dismemberment, loss of one leg	\$10,000	\$5,000
	Dismemberment, loss of thumb and index finger of the same hand	\$5,000	\$2,500
CATASTROPHIC LOSS BENEFIT AMOUNTS	Catastrophic:		
	Loss of hearing in both ears	\$50,000	\$25,000
	Loss of hearing in one ear	\$25,000	\$15,000
	Loss of sight in both eyes	\$50,000	\$25,000
	Loss of sight in one eye	\$25,000	\$15,000
	Loss of speech	\$50,000	\$25,000
	Loss of speech & hearing in both ears	\$100,000	\$50,000

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	Type of Loss	High Option	Low Option
FRACTURE BENEFIT AMOUNTS	Fracture:		
	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	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Shoulder blade	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Sternum (breastbone)	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Rib	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 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	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Hand (except fingers)	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Finger	\$100 Closed / \$200 Open	\$50 Closed / \$100 Open
	Hip/Thigh	\$3,000 Closed / \$6,000 Open	\$1,500 Closed / \$3,000 Open
	Kneecap	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 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	\$100 Closed / \$200 Open	\$50 Closed / \$100 Open
	Chip Fracture	50.00% of Fracture Benefit	50.00% of Fracture Benefit

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	Type of Loss	High Option	Low Option
DISLOCATION BENEFIT AMOUNTS	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	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Shoulder	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Rib	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Elbow	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Wrist	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Hand (except fingers)	\$500 Closed / \$1,000 Open	\$250 Closed / \$500 Open
	Finger	\$100 Closed / \$200 Open	\$50 Closed / \$100 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	\$100 Closed / \$200 Open	\$50 Closed / \$100 Open
	Partial Dislocation	50.00% of Dislocation Benefit	50.00% of Dislocation Benefit
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

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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
	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	\$1,000	\$750
	Ground/Water ambulance	\$300	\$200
EMERGENCY CARE BENEFIT AMOUNTS	Emergency Care:		
	Emergency room	\$150	\$100
	Physician's office	\$50	\$50
	Urgent care	\$50	\$50
	Non-emergency initial care benefit	\$50	\$25



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MEDICAL TESTING BENEFIT AMOUNTS	Medical Testing:		
	X-ray	\$100	\$50
	Advanced diagnostic test	\$200	\$100
	Physician follow-up benefit	\$75	\$50
THERAPY SERVICES BENEFIT AMOUNTS	Therapy Services:		
	Cognitive behavioral therapy	\$25	\$25
	Occupational therapy	\$25	\$25
	Physical therapy	\$25	\$25
	Respiratory therapy	\$25	\$25
	Speech therapy	\$25	\$25
	Vocational therapy	\$25	\$25
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
	Wheel chair/motorized scooter - expected use < 1 yr	\$200	\$100
	Wheel chair/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	\$400	\$250

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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
	Child organized sport benefit	\$0	\$0
HOSPITAL BENEFIT AMOUNTS	Hospital:		
	Non-ICU hospital admission	\$1,000	\$750
	ICU hospital admission*	\$2,000	\$1,500
	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
Monthly Rate			
	Member Only	\$9.36	\$5.46
	Member + Spouse	\$14.75	\$8.64
	Member + Child(ren)	\$15.56	\$9.16
	Family	\$24.78	\$14.59

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