

# Accident Indemnity

**FOR ACCIDENTS ONLY - ON OR OFF THE JOB!**

**COSTS LESS THAN \$1.00 A DAY!**

**Plan for the unexpected!**

**Helps supplement out of pocket expenses!**

**Helps with co-pays!**

**INJURIES OCCUR EVERY...**

**15 seconds involving a motor-vehicle  
10 seconds at work  
3 seconds off the job  
2 seconds at home**

National Safety Council, Injury Facts, 2010 Edition

## UTUIA's PROMISES TO YOU

- ❖ All benefits are paid directly to you.
- ❖ Benefits are always payable at full value regardless of any other insurance you may have.
- ❖ Only YOU can cancel your coverage.
- ❖ No physical required.
- ❖ Benefits will NEVER be reduced.
- ❖ Your premium does not increase with age.
- ❖ You will never be singled out for a rate increase.
- ❖ Guaranteed renewable to age 80.
- ❖ No payback provisions, including FELA and railroad retirement.

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# ALL THESE BENEFITS FOR LESS THAN \$1.00 PER DAY!

## ACCIDENTAL INJURY\* BENEFITS

### PLATINUM PLAN

Benefit Level 2

Insured/Spouse Rider

Children's Rider

### GOLD PLAN

Benefit Level 1

Insured/Spouse Rider

Children's Rider

#### Emergency Treatment

\$100

\$50

\$75

\$37.50

Payable for treatment by a physician, treatment received in a hospital emergency room, or for X-rays.

#### Hospital Confinement

\$300

\$150

\$225

\$112.50

Payable for each day confined to a hospital for at least 18 hours and charged for a room for treatment of injuries sustained in a covered accident.

#### ICU Confinement

\$400

\$200

\$300

\$150

Payable in addition to the Hospital Confinement Benefit when confined and charged for an Intensive Care Unit room.

#### Specified Sum Benefits

\$60 to  
\$12,000

\$30 to  
\$6,000

\$45 to  
\$9,000

\$22.50 to  
\$4,500

Benefit paid for specific injuries or procedures (see policy for complete details) such as:

Dislocations  
Eye Injuries  
Coma

Burns  
Lacerations  
Paralysis

Skin Grafts  
Fractures  
Surgical Procedures

#### Major Diagnostic Exams

\$200

\$100

\$150

\$75

Payable for CT (computerized tomography) scan, MRI (magnetic resonance imaging), or EEG (electroencephalogram).

#### Physical Therapy

\$40

\$20

\$30

\$15

Payable for treatment by a physical therapist.

#### Prosthesis

\$600

\$300

\$450

\$225

Payable if a covered person requires use of a prosthetic device.

#### Ambulance

Ground - \$200  
Air - \$1,200

Ground - \$100  
Air - \$600

Ground - \$150  
Air - \$900

Ground - \$75  
Air - \$450

Payable if a covered person requires ambulance transportation to a hospital or emergency center.

\* *Accidental Injury* – You will be eligible for benefits under this policy if your injury is caused directly, and independently of all other causes, from accidental injury.

## Platinum and Gold Monthly Premium

Issue Ages	Insured	Spouse Rider	Issue Ages	Children's Rider
59 and under	\$28.00 / \$22.00	\$23.00 / \$18.00	0 - 18	\$21.00 / \$16.00
60 - 65	\$30.00 / \$24.00	\$25.00 / \$20.00	<b>Children's Rider covers ALL children.</b>	
<b>Insured and Spouse Rider have identical benefits.</b>				