

Leaders Lifestyle

Secure Group Accident Insurance



24-Hour Accident Only Insurance with Additional Benefits Rider

Optional Benefit Riders

Additional Benefit Rider - Schedule of Benefits

Benefit Schedule	We Will Pay	Maximum Benefit Period
Abdominal or Thoracic Surgery	\$1,000 to repair internal injuries \$100 for exploratory with no repair	Once per covered person per covered accident
Accident Follow-up Treatment	\$50 per visit	4 treatments per covered person per covered accident
Appliance	\$125 when prescribed by physician	Once per covered person per covered accident
Blood and Plasma	\$300 for required transfusion	Once per covered person per covered accident
Brain Injury Diagnosis	\$150 for first diagnosis following traumatic brain injuries	Once per covered person
Burn	\$100 if burns cover ≤15% of body \$500 if burns cover >15% of body	Once per covered person per covered accident
Coma	\$15,000 lasting 5 or more consecutive days	Once per covered person per covered accident
Eye Injury	\$100 for surgery or removal of foreign object	Once per covered person per covered accident
Family Member Lodging	\$100 per day for one family member	30 days per covered accident
Laceration (cuts)	\$50 when treated by a physician within 3 days of a covered accident	Once per covered person per calendar year
Non Local Transportation	\$300 when treatment is prescribed by a physician	3 times per covered accident
Paralysis	\$10,000 for paraplegia \$20,000 for quadriplegia (Confirmed by physician within 3 days and lasting at least 90 consecutive days)	Once per covered person per lifetime
Physical Therapy	\$30 per day	6 treatments per covered person per covered accident
Prosthesis (hand, foot or eye only)	\$500 for 1 device \$1,000 for 2 devices	Once per covered person per covered accident
Ruptured Disk	\$500 when diagnosed within 180 days of the date of a covered accident	Once per covered person per covered accident
Skin Graft (added to Burn Benefit of this rider)	50% of the Burn Benefit when the covered burn requires a skin graft	Once per covered person per covered accident
Tendon, Ligament Rotator Cuff or Knee Cartilage (when torn, ruptured or severed)	\$500 for surgical repair \$150 for exploratory with no repair	Once per covered person per covered accident

