# EAOP Employee Accident Option plus

## Benefit Schedule Supplement

| DISLOCATION SCHEDULE - *Joint* | CLOSED REDUCTION | OPEN REDUCTION |
|---|---|---|
| Hip | $4,000 | $8,000 |
| Knee *(except Patella)* | $2,000 | $4,000 |
| Ankle – Bone or Bones of the Foot *(other than Toes)* | $1,600 | $3,200 |
| Collarbone *(Sternoclavicular)* | $1,000 | $2,000 |
| Lower Jaw, Shoulder *(Glenohumeral)*, Elbow | $ 600 | $1,200 |
| Wrist, Bone or Bones of the Hand *(other than Fingers)* | $ 600 | $1,200 |
| Collarbone *(Acromioclavicular and separation)* | $ 200 | $ 400 |
| One Toe or Finger | $ 200 | $ 400 |

*Incomplete dislocation or dislocation without anesthesia is 25% of the Closed Reduction benefit.*

| FRACTURE SCHEDULE - *Bone* | CLOSED REDUCTION | OPEN REDUCTION |
|---|---|---|
| Skull *(except Bones of Face or Nose)* Depressed Skull Fracture | $5,000 | $10,000 |
| Skull *(except Bones of Face or Nose)* Simple Non-depressed | $2,000 | $5,000 |
| Hip, Thigh *(Femur)* | $3,000 | $6,000 |
| Vertebrae, Body of *(excluding Vertebral Processes)* | $1,600 | $3,200 |
| Pelvis *(includes Ilium, Ischium, Pubis, Acetabulum except Coccyx)* | $1,600 | $3,200 |
| Leg *(Tibia and/or Fibula)* | $1,600 | $3,200 |
| Bones of Face or Nose *(except Mandible or Maxilla)* | $ 700 | $1,400 |
| Upper Jaw, Maxilla *(except Alveolar Process)* | $ 700 | $1,400 |
| Upper Arm between Elbow and Shoulder *(Humerus)* | $ 700 | $1,400 |
| Lower Jaw, Mandible *(except Alveolar Process)* | $ 600 | $1,200 |
| Shoulder Blade *(Scapula)*, Collarbone *(Clavicle, Sternum)* | $ 600 | $1,200 |
| Vertebral Processes | $ 600 | $1,200 |
| Forearm *(Radius and/or Ulna)*, Hand, Wrist *(except Fingers)* | $ 600 | $1,200 |
| Kneecap *(Patella)*, Foot *(except Toes)*, Ankle | $ 600 | $1,200 |
| Rib | $ 500 | $1,000 |
| Coccyx | $ 400 | $ 800 |
| Finger, Toe | $ 100 | $ 200 |

*Chip fractures are 25% of the Closed Reduction benefit.*

### LACERATION SCHEDULE

- Laceration(s) treated without stitches, staples, glue . . . $ 25
- Total of all lacerations is not more than three inches long *(less than 7.6 centimeters)* and repaired by stitches . . . $ 50
- Total of all lacerations is greater than three and not more than five inches long *(7.6 to 12.5 centimeters)* and repaired by stitches . . . . . $200
- Total of all lacerations is over five inches long *(over 12.5 centimeters)* and repaired by stitches . . . . . $400

### DISMEMBERMENT SCHEDULE

- Loss of both hands, or both feet, or the sight of both eyes or any combination of two or more . . . $30,000
- Loss of one hand, or one foot, or sight of one eye . . . . . $15,000
- Loss of two or more fingers, or two or more toes, or any combination of two or more . . . . . $ 3,000
- Loss of one finger or one toe . . . . . $ 1,500

### GENERAL INFORMATION

**All benefits are subject to limitations as explained in the policy. They are payable once per covered accident and treatment and/or loss must occur within 90 days of the covered accident unless noted otherwise. This brochure provides a general description of some of the important features of Policy Form WS-ACC 8/08 NY.**

**This brochure is not the insurance contract and only the actual policy provisions will control. Before purchasing coverage, refer to the Policy or Disclosure Statement for a description of benefit provisions, exclusions and limitations.**

*WS-ACC 8/08 NY*

**APPROVED FOR USE IN NEW YORK**

*NY-578 6/10*

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