

ACCIDENTAL INJURY BENEFIT

(Expenses not eligible under this benefit may be considered under the Medical Benefits of this Plan)

Expenses Incurred under this benefit are not subject to the Deductible. Charges in connection with an Accidental Injury are payable at 100% of the Eligible Expense. An Accidental Injury must be sustained subsequent to the Covered Person's effective date of coverage. Services and supplies must be ordered by a doctor and furnished within a ninety-day period beginning with the date the Covered Person sustained those injuries. Any portion of the charges not eligible under this Plan will be considered under the Medical Benefits Section of the Plan, subject to all Plan conditions, exclusions and limitations.

Charges for the following are covered under this benefit when furnished for medical care to the Covered Person for Accidental Injuries including, but not limited to:

1. Services and supplies (including Room and Board) furnished by a Hospital for medical care in that Hospital.
2. Doctors' services for surgical procedures and other medical care.
3. Surgical dressings.
4. X-ray and laboratory examinations.
5. Private duty professional nursing services by a Registered Nurse (R.N.) or a Licensed Practical Nurse (L.P.N.).
6. Casts, splints, trusses, braces and crutches.
7. Ambulance service for local travel to the nearest facility capable of treating the Injury.

Charges for Chiropractic Care services, and Physical Therapy, Occupational Therapy and Speech Therapy are specifically excluded under this benefit.