

Voluntary Accident Benefits

Especially designed for the employees of:

Dimensional Foam Products LLC

No one likes to think about the possibility of an accident, but the likelihood—as well as the havoc it can cause for families—is very real. Whether it’s an automobile accident, sports injury or the inevitable slip-and-fall, an accident can bring about not only lifestyle challenges but tangible economic ones as well.

Health insurance can offset many of the treatment costs, but there are “hidden” costs as well: time lost from work, satisfying deductibles, paying co-pays. And don’t forget medications, convenient meals for the family and transportation to and from doctor visits. As a safety net against all the incremental burdens and expenses an accidental injury can cause, Reliance Standard offers Voluntary Accident Insurance (VAI).

If you experience a covered accident **off-the-job**, you will receive a tax-free cash benefit according to a benefits schedule. You may use this money however you wish—to pay for prescriptions or other out-of-pocket expenses, like crutches, that may not be covered by health insurance.

Plan A

Ambulance Transportation	\$100
Air Ambulance Transportation	\$500
Emergency Treatment	\$150
Diagnostic Exams (per CT/MRI scan)	\$100
Initial Physician Office Visit	\$50
X-rays	\$25
Initial Hospital Admission	\$500
Initial Intensive Care Unit (ICU) Hospital Admission	\$1,000
Hospital Confinement per day (365 day maximum)	\$200
ICU Confinement per day (30 day maximum)	\$400
Rehabilitation Facility Confinement per day (30 day maximum)	\$50
Follow-Up Physician Visit	\$50
Transportation - if more than 100 miles from residence	\$300
Lodging - if more than 100 miles from residence (up to 30 days)	\$100
Fractures (Surgical/Non-Surgical. Benefit up to the amount)	\$5,000 / \$2,500
Chip Fractures (% of non-surgical full fracture)	25%
Multiple Fractures (% of the highest sustained fracture)	100%
Dislocations (Surgical/Non-Surgical. Benefit up to the amount)	\$3,200 / \$1,600
Partial Dislocation (% of full dislocation)	25%
Multiple Dislocations (% of the highest dislocation benefit)	100%
Blood, Plasma, and Platelets	\$200
2nd Degree Burns (Up to amount)	\$800
3rd Degree Burns (Up to amount)	\$6,400
Skin Grafts Due to Burns (% of burn benefit)	25%
Coma	\$5,000
Concussion	\$100
Dental Injury - Crown	\$150
Dental Injury - Extraction	\$50
Eye Injury - Removal of Foreign Object	\$100
Eye Injury - Surgical Repair	\$200
Lacerations (Up to amount)	\$400
Chiropractic Services (6 sessions maximum)	\$25 per session
Epidural Anesthesia Injections (per injection, 2 maximum)	\$100
Organized Youth Sport Benefit	5%
Family Medical Leave	Included
Portability	Included-at group
Exploratory Surgery (no repair)	\$100
Knee Cartilage	\$300
Abdominal or Thoracic Surgery	\$1,000
Ruptured Disc	\$500
Tendon, Ligament or Rotator Cuff	\$600
Medical Appliance	\$100
Prosthesis (One)	\$500
Prosthesis (Two)	\$1,000
Physical Therapy (per session, maximum of 6)	\$25
Paralysis - Paraplegia or Hemiplegia	\$5,000
Paralysis - Quadriplegia	\$10,000
Wellness Health Screening	\$50

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GROUP ACCIDENTAL DEATH & DISMEMBERMENT HIGHLIGHTS

	Plan A
Employee Loss of Life	\$25,000
Spouse Loss of Life	\$12,500
Child(ren) Loss of Life (per child)	\$5,000
Loss of Life on a Common Carrier (% of Loss of Life)	100%
Loss of a Hand, Foot, Arm, Leg, Sight in one Eye, Hearing in One Ear (% of Loss of Life)	50%
Loss of Finger, Thumb, or Toe	\$250
Combination Loss of two or more - Finger, Thumb, or Toe	\$750
Catastrophic Loss - of Speech (% of Loss of Life)	100%
Catastrophic Loss - Two or more losses except fingers, thumbs, or toes (% of Loss of Life)	100%

Premiums based on weekly deductions

	Plan A
Employee Only	\$3.28
Employee & Spouse	\$4.70
Employee & Children	\$5.13
Employee, Spouse & Children	\$6.83

For insured age 65 and older, the benefit amount is subject to age reduction. Spouse Benefit will reduce in the same manner upon spouse's attainment of the reducing age.

Age	<u>% of available inforce at age 64</u>
65-69	50%
70+	25%

- Employee and Spouse must be under age 70 to apply.
- Portability - The plan is portable, so employees can continue their coverage if you leave employment. Employees are required to complete an application for Portability within 30 days of your employment termination date.
- This is a brief summary of benefits. Please refer to the certificate of coverage for complete provisions, limitations and exclusions.