

Supplemental Accident Expenses

Introduction

This benefit is designed to supplement the Major Medical Expense Benefit and therefore, not subject to the deductible or copayment reduction. If a charge covered under this provision is also a covered expense under the Major Medical Expense Benefit, this provision will pay its benefit first. Such a charge will not be a covered expense under the Major Medical Expense Benefit to that extent. Covered expense, not fully reimbursed hereunder, become covered expenses under Major Medical Benefits.

The Plan will pay benefits for the following expenses when furnished for medical care to the covered person for accidental injuries:

1. Services and supplies (including room & board) furnished by a hospital for medical care in that hospital
2. Physician's services for surgical procedures and other medical care.
3. X-ray and laboratory examinations
4. Private duty professional nursing services by a registered nurse (RN), other than a nurse who ordinarily resides in the same household with the covered person or who is related by blood marriage or legal adoption to such covered person
5. Drugs and medicine dispensed by a licensed pharmacist
6. Casts, splints, trusses, braces and crutches
7. Surgical dressing
8. Ambulance service for local travel.

The injuries must be sustained while the covered person is otherwise covered hereunder and the services and supplies must be ordered by a physician and furnished within a ninety (90) day period beginning with the date the covered person sustained those injuries.

The benefit payable is the amount of the charges actually made to the covered person for the services and supplies, but not more than *Maximum Supplemental Accident Expense Benefit*, set forth in the Schedule of Benefits, in connection with all injuries resulting from one accident.

Supplemental accident expense benefit does not cover any charge excluded by the exclusion and limitation provisions herein. However, the limitation in reference to teeth

does not apply to treatment of accidental injury to natural teeth (including replacement of such teeth).

The plan will pay up to an amount set forth in the Schedule of Benefits as *Blanket Accident Benefits*; this means, without a deductible or a co-payment reduction. Expenses not covered by this benefit will be covered as a regular major medical expense benefit.

For practical purposes, all the covered expenses may be eligible for the accident expense benefit. Benefits incurred beyond ninety (90) days after the accident are not covered.

Plan's usual exclusion rules do not apply to this accident expense benefit.

Problems with Adjudicating Accident Claims

The Examiner should keep in mind that these requirements of an accident must be met:

- Means must be external and violent.
- Event must be unforeseen and sudden.
- Events must be exact as to time and place.

Delayed Care

Person hurt on July 1; had to see a physician August 1. Plan recognizes such delays for up to ninety (90) days. Beyond such ninety (90) period, it is not due to the accident.

Voluntary Exposure to Danger

If a person does something which in all likelihood will result in an accident, it is not to be treated as an accident.

Aggressor Action

If a person is hurt due to a fight, affray, etc. such person cannot claim such was an accident. An innocent party to such fight, affray, etc, may claim such to have been an accident.

Acts of Kindness

A person is hurt trying to save another from a building afire. Such would be deemed an accident because there was no intent to be exposed to harm.

Sunstroke, Heat Exhaustion and Freezing

Treat as accident.

Attempted Self-Harm

Do not treat an accident.

Drug Reaction

See Definition Section.

Rape

Treat as an accident.