

VBA 24 Hour Accident Coverage

Accident Expense Coverage for Members and their Families

- Helps pay your medical expenses for hospital emergency room and confinement, doctor and surgeon, lab test and x-rays, and ambulance
- Accidental Death and Dismemberment benefits up to \$10,000
- Emergency Helicopter Air Ambulance benefits
- Benefits are paid directly to you or your provider.
- You can choose any doctor or hospital
- Choice of plan options: \$25,000, \$20,000, \$15,000, \$10,000, \$7,500, \$5,000 or \$2,000
- Automatic acceptance through age 64
- **MD hotline**, your lifeline for quick, high quality, non-emergency healthcare, 24 hours a day, 7 days a week,! Cost of UNLIMITED consultations with a MD hotline Doctor is included in your VBA membership! Prescriptions for non-narcotic medications may be written over the phone for you and your dependent children of all ages when sufficient medical history is available.

Standard Options:

	Option 1	Option 2	Option 3	Option 4
AD&D Maximum Benefit Amount ¹	\$2,500	\$5,000	\$7,500	\$10,000
Accident Medical Expense ("AME") maximum benefit amount	\$2,000	\$5,000	\$7,500	\$10,000
AME Deductible	\$50	\$100	\$250	\$275
Monthly Cost Single	\$29.95	\$39.95	\$44.95	\$54.95
Monthly Cost Family	\$34.95	\$44.95	\$54.95	\$64.95

High Limit Options:

	Option 5	Option 6	Option 7
AD&D Maximum Benefit Amount ¹	\$10,000	\$10,000	\$10,000
Accident Medical Expense ("AME") maximum benefit amount	\$15,000	\$20,000	\$25,000
AME Deductible	\$275	\$275	\$275
Monthly Cost Single	\$74.95	\$84.95	\$94.95
Monthly Cost Family	\$79.95	\$89.95	\$99.95

Maximum Benefit Accident Medical Expense (AME) Per Covered Accident	AME Dental Sub-Limit ²	AME Physical Therapy Sub-Limit ²	AME Orthopedic Appliance Sub-Limit ²	AME Transportation Sub-Limit ²

Option 1 \$2,000	\$500	\$500	\$500	\$200
Option 2 \$5,000	\$1,250	\$1,250	\$1,250	\$500
Option 3 \$7,500	\$1,875	\$1,875	\$1,875	\$750
Option 4 \$10,000	\$2,500	\$2,500	\$2,500	\$1,000
Option 5 \$15,000	\$3,750	\$3,750	\$3,750	\$1,500
Option 6 \$20,000	\$5,000	\$5,000	\$5,000	\$2,000
Option 7 \$25,000	\$6,250	\$6,250	\$6,250	\$2,500

¹The benefit amount shown is your accidental death benefit amount. The benefit amount for accidental dismemberment is a percentage of the accidental death amount. The benefit amount for your spouse/domestic partner is 50% of your amount and for your dependent children is 20% of your amount. If you have no dependent children, your spouse/domestic partner's benefit amount is equal to 60% of your amount. If you have no spouse/domestic partner your dependent children's benefit amount is equal to 25% of your amount.

² The Benefit Amounts shown above for Dental, Physical Therapy, Orthopedic Appliance, and Transportation are part of, and not in addition to, the Maximum Benefit Amount for Accident Medical Expense. Payment of these Benefit Amounts reduces and does not increase the Benefit Amount for Accident Medical Expense.

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