



EMPLOYEE BENEFITS SUMMARY | 50025092 RETAILERS ASSOCIATION OF MASSACHUSETTS

FOR ALL ACTIVE EMPLOYEES ENROLLED IN THE BLUE CROSS BLUE SHIELD MEDICAL PLAN

GROUP ACCIDENT RECOVERY (OFF-THE-JOB COVERAGE ONLY)	EMPLOYER CONTRIBUTION: 100%
<p>If you are age 79 or younger, you have access to Accident Recovery benefits, which provide comprehensive coverage for accidental injuries including hospitalization, rehab and physical therapy. Benefits are paid directly to you and there is no coordination of benefits with your medical plan. Coverage is also available for your spouse and children.</p>	
ACCIDENT TREATMENT	
Physician Office Visit (per visit, up to 2 visits)	\$125
Emergency Treatment	\$125
Emergency Dental (crown)	\$250
Major Diagnostic Exam	\$200
Lacerations	\$450
Burns	Up to \$2,500
Eye Injury (surgical repair)	\$200
Brain Injury	\$500
Dislocation (examples, open) <ul style="list-style-type: none"> • Hip • Knee or Shoulder • Toe or Finger 	\$2,750 \$600 \$125
Fractures (examples, open) <ul style="list-style-type: none"> • Hip • Leg • Nose, Heel, or Finger(s) 	\$2,750 \$1,200 \$600
HOSPITAL CARE	
Initial Hospitalization	\$1,000
Surgery (reparation of internal injuries)	\$1,250
Ambulance (air/ground)	\$1,250 / \$200
Blood, Plasma, Platelets	\$200
FOLLOW-UP	
Physician Follow-Up (per visit, up to 6 visits)	\$50
Physical Therapy (per visit, up to 6 visits)	\$100
Rehabilitation Unit (per day, up to 30 days)	\$125
Appliance (for locomotion)	\$100
Prosthetic Device (per device, up to 2 devices)	\$375
Family Lodging (per day, up to 30 days)	\$100
Transportation (per round trip, up to 5 round trips)	\$400
Post Transportation	\$200

SURGERY	
Tendon/Ligament	\$500
Torn Knee (surgical repair)	\$500
Ruptured Disc	\$500
Torn Rotator Cuff	\$500
WELLNESS BENEFIT	
Annual Benefit Amount	\$30
<i>To promote healthier routines, insureds can receive an annual payment for having covered health screenings and tests, such as a mammogram, Pap test, PSA (Prostate-Specific Antigen) test, and a colonoscopy.</i>	
Important Note	
<p>If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of USABLE Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain participation requirements, limitations, or exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a certificate of insurance. Please read your insurance documents carefully.</p> <p>This benefit summary was generated by USABLE Life on 11/16/21 at 12:15PM and may not reflect changes recently submitted to USABLE Life.</p>	