

ISAC ACCIDENT PLAN
Accident Insurance Benefit Comparison
Effective January 1, 2021



		Reliance Standard		
		Core		Buy-Up
ELIG.	Accident	Off the Job Only		
	Accidental Death & Dismemberment	24 hour		
EMERGENCY CARE	Initial Accident Treatment	Physician: \$100		Physician: \$150
		Emergency Room: \$225		Emergency Room: \$300
	Hospital Admission	\$1,000		\$1,500
	Hospital Confinement (per day)	\$200 (up to 365 days)		\$400 (up to 365 days)
	Intensive Care Unit Admission	\$1,500		\$2,250
	ICU Confinement (per day)	\$400 (up to 30 days)		\$800 (up to 30 days)
	Ambulance (Ground / Air)	\$200 / \$1,000		\$300 / \$1,500
	X-Ray	\$100		\$100
Major Diagnostic Imaging	\$100		\$150	
SUPPO RT CARE	Office Follow-up	\$100 (up to 1 visit)		\$150 (up to 1 visit)
	Chiropractic	\$50 (up to 6 visits)		\$75 (up to 6 visits)
	Physical Therapy	\$75 (up to 6 visits)		\$100 (up to 6 visits)
SPECIFIC INJURY CARE	Lacerations	To \$800		To \$1,200
	Dislocation	To \$4,800		To \$6,400
	Fracture	To \$6,250		To \$7,500
	Concussion	\$150		\$200
	Dental Benefit (per tooth)	\$75 - \$225		\$100 - \$300
	Eye Injuries	\$200 - \$400		\$300 - \$600
SURGICAL CARE	Internal Injuries	\$2,000		\$3,000
	Hernia Repair	\$2,000		\$3,000
	Ruptured Disc	\$1,000		\$1,500
	Tendons / Ligaments	To \$1,200		To \$1,800
CATA- STROPHIC	Coma	\$20,000		\$25,000
	Dismemberment	\$500 - \$50,000		\$1,000 - \$100,000
	Paralysis	\$15,000 - \$30,000		\$25,000 - \$50,000
	Accidental Death (EE / Spouse / Dependents)	\$50,000 / \$25,000 / \$12,500		\$100,000 / \$25,000 / \$20,000
WELL- NESS	Employee	\$75		\$100
	Spouse / Dependents	\$75 (up to 3x)		\$100 (up to 3x)

This is for illustrative purposes only. Please refer to contracts for more details.