

Accident Medical Expense rate sheet

For use in North Dakota and Ohio

Rates for Accident Medical Expense coverage for small-group employees are listed below. This sheet also includes benefit payment percentages for accidental death and dismemberment benefits. Throughout this rate sheet, "EE" stands for "employee."

Accident Medical Expense monthly rates

Coverage type	Benefit amount	EE only	EE + Child	EE + Spouse	Family
24-hour	\$2,500	\$15.55	\$31.16	\$31.10	\$46.71
	\$5,000	\$20.22	\$40.56	\$40.44	\$60.78
	\$10,000	\$25.85	\$51.96	\$51.70	\$77.81

Accidental death and dismemberment benefit payouts

Other benefits	Benefit payout
Accidental death	Equal to the selected benefit amount
Dismemberment benefit for loss of:	Percent of principle sum
Both hands	100%
Both feet	100%
The entire sight of one eye	50%
The entire sight of both eyes	100%
One hand and one foot	50%
One hand or one foot and entire sight of one eye	50%
One hand or one foot	50%
Speech and hearing in both ears	100%
Speech or hearing in both ears	50%
Hearing in one ear	25%
Thumb and index finger of same hand	25%
All the toes of the same foot	25%

Accidental death benefit for non-primary policy members:

Policy member	Benefit payout
Spouse only	100%
Dependent only	50%