

MyPriority HSASM

PPO - \$1,000.00 SUPPLEMENTAL ACCIDENT BENEFITS

The following is a summary of the benefits provided by the Supplemental Accident Benefits addendum which has been made a part of the Policy.

The following benefits are available under Network Benefits and Non-Network Benefits and are subject to all of the terms and conditions in the Policy and this summary.

1. DEFINITIONS

Accident or Accidental: An event that occurs after the effective date of this Policy and meets all of the following requirements:

- Causes harm to the physical structure of the body;
- Results from an external agent or trauma;
- Is the direct cause of a loss, independent of any disease, bodily infirmity or any other cause;
- Is definite as to time and place; and
- Happens involuntarily, or entails unforeseen consequences if it is the result of an intentional act.
- An Accident does not include harm resulting from an Illness.

Injury: Accidental bodily damage or loss.

2. BENEFITS

If a Member sustains an Injury, we will pay 100% for the first \$1,000.00 of Covered Services for treatment of the Injury. Non-Network Benefits under this Supplemental Accident Benefits addendum will be based on Reasonable and Customary Charges.

3. LIMITATIONS

After We pay \$1,000.00 of Covered Services for treatment of the Injury, further Covered Services related to the Injury are subject to the following limitations described on the Schedule of Benefits, including:

- Network and Non-Network Deductibles;
- Network and Non-Network Coinsurance; and
- Non-Network Out-of-Pocket Maximums.

4. MISCELLANEOUS PROVISIONS

This addendum supersedes any amendment or addendum providing Coverage for Supplemental Accident Benefits previously issued by us. If there is any conflict between the provisions of this addendum and the Policy, the provisions of this addendum will prevail. All other terms and conditions of the Policy will remain in full force and effect.

Nothing contained in this addendum varies, alters, waives, or extends any of the terms, conditions, provisions, limitations or exclusion of the Policy other than as stated above.

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