

## MyPriority PPO

### 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 waive the Deductible for services incurred within 60 days of the Injury and pay the Covered Charges related to the Injury at the Coinsurance described on the Schedule of Benefits. Network and Non-Network Deductibles, as described on the Schedule of Benefits, will be applied to any Covered Charges incurred more than 60 days after the Injury.

**Common Accident.** If a single Accident causes Injury to more than one Member in a family Covered under this Policy, only one Network Deductible and one Non-Network Deductible will be applied to Covered Charges associated with the common Accident and incurred more than 60 days after the common Accident.

The Network Benefits Out-of-Pocket Maximum described in the Schedule of Benefits to the Policy does apply to Supplemental Accident Benefits.

#### 3. LIMITATIONS

Network and Non-Network Deductibles apply to Covered Charges incurred more than 60 days after the Injury.

Network and Non-Network Copayments and Coinsurance, as described on the Schedule of Benefits, apply to Covered Charges for the Treatment of an Accidental Injury.

#### 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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