

# Group Voluntary Accident (GVAP6)

24-Hour Accident Insurance from Allstate Benefits

Offered to the employees of:  
VAL Transport LLC

## BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted here or in the brochure

BASE POLICY BENEFIT		PLAN 1
Initial Hospital Confinement	(pays once/year)	\$1,500
Daily Hospital Confinement	(pays daily)	\$300
Intensive Care	(pays daily)	\$600
RIDER BENEFITS		PLAN 1
Accident Treatment & Urgent Care Rider		
Ambulance	Ground	\$300
	Air	\$900
Accident Physician's Treatment		\$150
X-ray		\$300
Urgent Care		\$150
Dislocation or Fracture Rider <sup>1</sup>		\$6,000
Emergency Room Services Rider		\$300
Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider (OPH) (pays daily)		\$50
Accidental Death, Dismemberment <sup>1</sup> and Functional Loss <sup>1</sup> Rider		\$60,000
Common Carrier	(fare-paying passenger)	\$150,000
BENEFIT ENHANCEMENT RIDER		PLAN 1
Accident Follow-Up Treatment (pays daily)		\$150
Lacerations		\$150
Burns	< 15% body	\$300
	15% or more	\$1,500
Skin Graft (% of Burns Benefit)		50%
Brain Injury Diagnosis		\$900
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/year)		\$150
Paralysis (pays once)	Paraplegia	\$22,500
	Quadriplegia	\$45,000
Coma with Respiratory Assistance		\$30,000
Open Abdominal or Thoracic Surgery		\$3,000
Tendon, Ligament, Rotator Cuff	Surgery	\$1,500
or Knee Cartilage Surgery	Exploratory	\$450
Ruptured Spinal Disc Surgery		\$1,500
Eye Surgery		\$300
General Anesthesia		\$300
Blood and Plasma		\$900
Appliance		\$375
Medical Supplies		\$15.00
Medicine		\$15.00
Prosthesis	1 device	\$1,500
	2 or more devices	\$3,000
Physical, Occupational or Speech Therapy (pays daily)		\$90
Rehabilitation Unit (pays daily)		\$300
Non-Local Transportation		\$750
Family Member Lodging (pays daily)		\$300
Post-Accident Transportation (pays once/year)		\$600
Broken Tooth		\$300
Residence/Vehicle Modification		\$1,500
Pain Management (Epidural Injection)		\$150
Miscellaneous Outpatient Surgery		\$300

<sup>1</sup>Up to amount shown; see Injury Benefit Schedule on reverse.

Multiple losses from same injury pay only up to amount shown above.

## PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Weekly	\$4.86	\$8.39	\$10.37	\$13.46
Monthly	\$21.03	\$36.36	\$44.94	\$58.31

Issue ages: 18 and over if actively at work

EE=Employee; EE + SP = Employee + Spouse;

EE + CH = Employee + Child(ren); F = Family

Injury Benefit Schedule is on reverse

## INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.

COMPLETE DISLOCATION	PLAN 1
Hip joint	\$6,000
Knee or ankle joint <sup>^</sup> , bone or bones of the foot <sup>^</sup>	\$2,400
Wrist joint	\$2,100
Elbow joint	\$1,800
Shoulder joint	\$1,200
Bone or bones of the hand <sup>^</sup> , collarbone	\$900
Two or more fingers or toes	\$420
One finger or toe	\$180
COMPLETE, SIMPLE OR CLOSED FRACTUR	PLAN 1
Hip, thigh (femur), pelvis <sup>^^</sup>	\$6,000
Skull <sup>^^</sup>	\$5,700
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$3,300
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$2,400
Foot <sup>^^</sup> , hand or wrist <sup>^^</sup>	\$2,100
Lower jaw <sup>^^</sup>	\$1,200
Two or more ribs, fingers or toes, bones of face or nose	\$900
One rib, finger or toe, coccyx	\$420
LOSS	PLAN 1
Life, hearing, speech, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$60,000
One eye, hand, arm, foot, or leg	\$30,000
One or more entire toes or fingers	\$6,000

<sup>^</sup>Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). <sup>^^</sup>Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

FOR HOME OFFICE USE ONLY - GVAP6

Opt 1 - 3.0U Base; 3.0U D/F 100%CH; 3.0U AUC; 3.0U ERS; 3.0U ADD; 3.0U BER; 2.0U OPH; 24 Hour

ABQ V 11.30.2022 RE V 06.03.2020



For use in enrollments situated in: TX. This rate insert is part of the approved brochure for VAL Transport LLC and is not to be used on its own.

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