

UnitedHealthcare

Accident Protection Plan Proposal for City of Round Rock

Effective Date: 01/01/2024

Accident Protection Plan v2	Custom
Legal Entity	UnitedHealthcare Insurance Company
Eligibility	All Active Full Time Employees working a minimum of 30 hours per week
Plan Design	24 Hour
Waiver of Premium	Included
Portability	Included
Telephonic Claim Submission	Included
Benefits	
Accidental Death & Dismemberment	
Life	\$20,000
Both hands or both feet	\$20,000
One hand and one foot	\$20,000
One hand or one foot	\$10,000
Two or more fingers or toes	\$4,000
One finger or one toe	\$2,000
Accidental Death Common Carrier	
Life	\$80,000
	(Child benefit 50% of employee/spouse)
Initial Care	
Ground Ambulance	\$300
Air Ambulance	\$1,800
Emergency Room Treatment	\$150
Physician Office/Urgent Care (per visit)	\$150
Hospital Care	
Hospital Admission	\$1,200
Hospital Confinement	\$250
Hospital ICU Admission	\$2,400
Hospital ICU Confinement	\$750
Follow Up Care	
Appliances Benefit	
- Wheelchair	\$225
- Knee Scooter	\$225
- Knee Immobilizer	\$225
- Lumbar Spine Brace	\$225
- Walking Boot	\$150
- Walker	\$150
- Crutches	\$150
- Leg Brace	\$150
- Cervical Collar	\$150
- Cane	\$75
- Ankle Brace	\$75
- Ankle Boot	\$75
- Air Cast	\$75
Follow up Physician Visit	\$75
Major Diagnostic Exam	\$250
Minor Diagnostic Exam	\$75
Prosthetic	
- One Device	\$750
- Two or More Devices	\$1,500
Rehabilitation Facility (per day/Up to 30 days)	\$150
Rehabilitation Therapy (per visit/up to 10 Visits)	\$30
Common Injuries	
Abdominal/Thoracic Surgery	
- Surgery to repair	\$1,500
- Exploratory without repair	\$150
Cranial Surgery	\$300
Eye Surgery	
- Removal of foreign body	\$150
- Surgical Repair	\$300
Hernia Surgery	\$300

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Arthroscopic Surgery	\$300
Non-Specific Surgery	
- General Anesthesia	\$300
- Conscious Sedation	\$150
Tendon / Ligament / Shoulder Cartilage / Rotator Cuff / Knee Cartilage Surgery	
- Surgery to repair one	\$600
- Surgery to repair more than one	\$1,200
- Exploratory without repair	\$200
Blood/Plasma/Platelets	\$400
Burns	
- 2nd Degree (at least 36% of body surface)	\$750
- 3rd Degree (9 to 34 sq. inches)	\$1,500
- 3rd Degree (35 or more sq. inches)	\$12,000
	Skin Graft = 25% of burn benefit
Coma	\$15,000
Concussion	\$200
Lacerations	
- Greater Than 15 cm	\$600
- 5 cm - 15 cm	\$300
- Less Than 5 cm	\$75
- Not Requiring Sutures	\$45
Paralysis	
- Quadriplegia	\$15,000
- Hemiplegia	\$7,500
- Paraplegia	\$7,500
Ruptured / Herniated Disc	\$600
Emergency Dental Work	
- Crown(s)	\$300
- Extraction(s)	\$150
Medical Supplies / Over-the-counter(one time per plan year)	\$20
Family Child Daycare (per day up to 30 days)	\$45
Lodging (per day up to 30 days)	\$225
Transportation (for special treatment more than 100 miles away, maximum of 3 trips per accident)	\$300
Fractures	Open Reduction / Closed Reduction
- Skull (Depressed, except bones of face or nose)	\$6,000 / \$3,000
- Sternum	\$6,000 / \$3,000
- Hip, Thigh (Femur)	\$6,000 / \$3,000
- Skull (Simple, except bones of face or nose)	\$3,250 / \$1,625
- Leg (from top of tibia to ankle joint)	\$3,250 / \$1,625
- Pelvis (Excluding Coccyx)	\$3,250 / \$1,625
- Vertebrae (body of)	\$3,250 / \$1,625
- Sacral / Sacrum	\$1,200 / \$600
- Face or Nose (except teeth)	\$1,200 / \$600
- Upper Arm (Elbow to Shoulder)	\$1,200 / \$600
- Upper Jaw (except Alveolar process)	\$1,200 / \$600
- Ankle	\$1,200 / \$600
- Foot (except Toes)	\$1,200 / \$600
- Forearm, Hand, Wrist (except Fingers)	\$1,200 / \$600
- Kneecap	\$1,200 / \$600
- Lower Jaw (except Alveolar process)	\$1,200 / \$600
- Shoulder Blade or Collarbone	\$1,200 / \$600
- Vertebral Process	\$1,200 / \$600
- Coccyx	\$1,000 / \$500
- Finger or Toe	\$450 / \$225
	Chip Fractures: 25% of amounts shown for Closed Reduction
Dislocations	Open Reduction / Closed Reduction

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- Hip	\$6,000 / \$3,000	
- Elbow	\$1,350 / \$675	
- Ankle	\$2,250 / \$1,125	
- Collar Bone (Sternoclavicular)	\$1,350 / \$675	
- Foot (except toes)	\$2,250 / \$1,125	
- Hand	\$1,350 / \$675	
- Knee Cap (Patella)	\$3,400 / \$1,700	
- Lower Jaw	\$1,350 / \$675	
- Shoulder Blade	\$1,350 / \$675	
- Wrist	\$1,350 / \$675	
- Collerbone (Acromioclavicular separation)	\$750 / \$375	
- Finger or Toe	\$750 / \$375	
Organized Sporting Activity Injury	Increases amounts payable under Follow Up Care and Common Injuries sections by 25%	
Additional Benefits		
Wellness Benefit Rider	\$50, Employee and Insured Spouse	
Quoted Monthly Rates		Voluntary
Benefits+Rider(s)		
Employee	\$7.94	
Employee + Spouse	\$12.54	
Employee + Child(ren)	\$15.42	
Employee + Spouse + Child(ren)	\$23.72	
Number of Eligible Employees	986	
Employer Contribution- Employee Coverage	0%	
Employer Contribution- Dependent Coverage	0%	
Participation Requirements- Employee Coverage	Waived	
Broker Commissions	Flat 15.0%	
Rate Guarantee (in months)	36	
Implementation/Marketing Credit	One time implementation credit up to \$850	