

**HOME SCHOOL INSURANCE SOLUTIONS
ACCIDENT MEDICAL COVERAGE
SCHEDULE OF BENEFITS**

Carrier

Capitol Indemnity Insurance

Medical Expense Benefits

Total Maximum for all Accident Medical Expense Benefits	\$25,000.00
First Covered Expenses must be Incurred within	60 days after a Covered Accident
Benefit Period	52 weeks from the date of the Covered Accident
Deductible	\$0
applies to	each Covered Accident

Covered Expense

Benefit Amount, Percentage, Other Limits

In-Patient Hospital Services

Daily In-Hospital Benefit	100% of the average semi-private room rate
Outpatient Hospital Services	100% of Covered Expenses

Physician Services

Surgery Benefit	100% per procedure
Physician's Surgical Facilities	100% per procedure
Second Opinion or Consultation	100%
Anesthesia Benefit	20% of the Surgical Benefit
Inpatient Visits	100%
Office Visits	100% per visit

Outpatient X-ray

100%

Outpatient Physiotherapy

100%

Ambulance Services

100%

Medical Services and Supplies

100%

Dental Services

100%

Prescription Drugs

100%

Accidental Death & Dismemberment

\$5,000