

Group Benefit Program Summary for Compass Rose Education, Inc. – VF026742

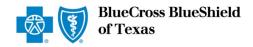
Voluntary Group Accident Insurance

Blue Cross and Blue Shield of Texas' Accident insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer an injury due to an accident. The proceeds from your approved claim may be used however you wish.

| Eligibility | All eligible, active full time employees | | |
|---|--|---|--|
| Coverage Type | Off the Job | | |
| Reduction Schedule | Benefits termi | Benefits terminate at retirement or age 70, whichever occurs first. | |
| Accident Benefits | | Plan 2 | |
| Accident Emergency Treatment | | | |
| Emergency Room | | \$150 | |
| Urgent Care Center | | \$150 | |
| Physician's Office | | \$50 | |
| X-Ray | | \$50 | |
| Accident Follow-up Treatment | | \$50 | |
| Initial Hospital Admission | | \$1,200 | |
| Initial ICU Admission | | \$2,000 | |
| Accident Hospital Confinement | | \$250 | |
| Intensive Care Unit Confinement | | \$500 | |
| Surgical Procedures Benefit | | | |
| Arthroscopy | | \$300 | |
| Open Abdominal | | \$1,250 | |
| Cranial | | \$1,250 | |
| Hernia | | \$1,250 | |
| Thoracic Surgery | | \$1,250 | |
| Repair of Tendons and/or ligaments | | \$625 | |
| Repair of Torn Rotator Cuffs | | \$625 | |
| Repair of Ruptured Discs | | \$625 | |
| Repair of Torn Knee Cartilages | | \$625 | |
| Miscellaneous Surgical Procedures | | | |
| Surgery with General Anesthesia | | \$300 | |
| Surgery with Conscious Sedation | | \$120 | |
| Outpatient Ambulatory Surgical Center Benefit | | 20% | |
| Ambulance | | | |
| Ground Ambulance | | \$200 | |
| Air Ambulance | | \$1,500 | |
| Major Diagnostic Exams | | \$200 | |
| Physical Therapy | | \$35 | |
| Rehabilitation Unit | | \$150 | |

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

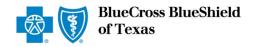
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| Epidural Pain Management | \$100 |
|--|---------------------------------------|
| Appliances | \$125 |
| Prosthesis | |
| One Prosthetic Device | \$750 |
| More than one Prosthetic Device | \$1,500 |
| Blood / Plasma / Platelets | \$200 |
| Transportation | \$600 |
| Family Lodging | \$125 |
| Accident Specific-Sum Injuries Benefits | ¥ - |
| Dislocations | (Closed Reduction) / (Open Reduction) |
| Hip | \$1,500/\$4,000 |
| Knee or Shoulder | \$1,500/\$2,000 |
| Collar Bone | \$500/\$1,700 |
| Ankle or Foot (excluding toes) | \$500/\$1,500 |
| Lower Jaw | \$500/\$1,000 |
| Wrist or Elbow | \$500/\$750 |
| Toe or Finger | \$100/\$300 |
| Local or No Anesthesia (Percent of Closed Reduction) | 25% |
| Burns | (2nd Degree)/(3rd Degree) |
| 0-20 square cm | \$125/\$250 |
| 20-40 square cm | \$250/\$625 |
| 40-65 square cm | \$500/\$1,250 |
| 65-160 square cm | \$750/\$3,750 |
| 160-225 square cm | \$1,000/\$8,750 |
| 225+ square cm | \$1,250/\$12,500 |
| Skin Graft as % of Burn Benefit | 50% |
| Eye Injury | |
| Surgical Repair | \$300 |
| Removal of Foreign Body | \$65 |
| Lacerations | Ψΰΰ |
| | \$35 |
| Not requiring sutures | \$35 |
| 5 cm - 15 cm | \$250 |
| > 15 cm | \$250 |
| Fractures | (Closed Reduction)/(Open Reduction) |
| | |
| Hip | \$2,000/\$5,000 |
| Leg | \$1,000/\$3,000 |
| Hand (Excluding Fingers) | \$500/\$1,500 |
| Foot (Excluding Toes/Heel) | \$500/\$1,500 |
| Wrist, Elbow, Ankle, or Kneecap | \$500/\$1,500 |
| Shoulder Blade or Forearm | \$500/\$1,500 |
| Lower Jaw | \$500/\$1,500 |
| Vertebrae (Body of), Pelvis (Excluding Coccyx), or Sternum | \$700/\$2,000 |
| Upper Jaw, Upper Arm, or Face (Excluding Nose) | \$375/\$1,200 |
| Rib | \$500/\$2,200 |
| Nose, Heel, or Finger | \$250/\$1,000 |
| Coccyx | \$250/\$500 |
| Toes | \$250/\$500 |
| Vertebral Processes | \$400/\$3,000 |

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| Skull - Depressed | \$1,875/\$3,500 |
|---|-----------------|
| Skull - Simple | \$800/\$1,800 |
| Chip Fracture (Percent of Closed Reduction) | 25% |
| Concussion | \$150 |
| Emergency Dental Work | |
| Broken Tooth Repaired with Crown | \$400 |
| Broken Tooth Repaired with Extraction | \$130 |
| Coma | \$12,500 |
| Paralysis | |
| Quadriplegia | \$12,500 |
| Paraplegia | \$6,250 |
| Hemiplegia | \$4,750 |
| Accidental Death | |
| Common Carrier Accident: Employee | \$150,000 |
| Spouse | \$150,000 |
| Child | \$25,000 |
| Other Accident: Employee | \$40,000 |
| Spouse | \$40,000 |
| Child | \$12,500 |
| Accidental Dismemberment | |
| Both Arms and Both Legs: Employee | \$40,000 |
| Spouse | \$40,000 |
| Child | \$12,500 |
| Two Eyes, Feet, Hands, Arms, or Legs: Employee | \$40,000 |
| Spouse | \$40,000 |
| Child | \$12,500 |
| One Eye, Foot, Hand, Arm, or Leg: Employee | \$10,000 |
| Spouse | \$10,000 |
| Child | \$3,750 |
| One or More Fingers and/or One or More Toes: Employee | \$2,000 |
| Spouse | \$2,000 |
| Child | \$625 |
| Wellness | \$50 |

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| Rates (Semi-Monthly) | |
|------------------------|---------|
| Employee Only: | \$4.97 |
| Employee and Spouse: | \$8.27 |
| Employee and Children: | \$9.50 |
| Family: | \$14.94 |

Accident Limitations and Exclusions

We will not pay any benefit for an Injury resulting from or caused by:

any disease, Illness or infirmity of mind or body, and any medical or surgical treatment thereof; or

any error, mishap or malpractice during a medical, diagnostic or surgical treatment or procedure for any Illness; or

cosmetic surgery or other elective procedure that is not medically necessary; or

suicide or attempted suicide, while sane or insane; or

any intentionally self-inflicted Injury; or

war, declared or undeclared, whether or not a member of any armed forces; or

travel or flight in any aircraft while a member of the crew, or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft; or

commission of, participation in, or an attempt to commit an assault or felony as defined by state or federal law; or

The Covered Person being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by a Physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; or

The Covered Person being intoxicated as defined by the laws of the jurisdiction in which the Accident occurred or .08% blood alcohol content if the jurisdiction in which the Accident occurred does not define intoxication. Conviction is not necessary for a determination of being intoxicated; or

active participation in a Riot. Riot means all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder; or

driving or riding in any vehicle used in a race, speed or endurance test or for acrobatic or stunt driving; or

we will not pay any benefits for an Accident that occurred while the Covered Person was operating a motor vehicle and was intoxicated as defined by the laws of the jurisdiction in which the Accident occurred or .08% blood alcohol content if such jurisdiction does not define intoxication. Conviction is not necessary for a determination of being intoxicated; or

we will not pay any benefits for an Accident that occurred while the Covered Person was operating a motor vehicle and was under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by a Physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence.

Policy provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.