



**American Emerald Transportation Services
Occupational Accident Benefit Summary**

**Occupational Accident Benefits for eligible Independent Operators that are members of
MTC: TBD Policy Number: TBD**

You are a Covered Person and eligible for coverage under the plan, if you are in the eligible class defined below. For benefits to be payable the Policy must be in force; the Individual Request has been accepted by Us; and the required premium is paid.

Class Description: You are eligible if You are an Independent Operator, member in good standing of the Policyholder, Under Contract with a motor carrier, performing Your contractual obligations under that contract; You are between the ages of 22 and 75. You will not be covered after You reach Age 75.

Period of Coverage: You will be insured on the later of the Policy Effective Date; or the date that you become eligible.

Plan of Benefits

We will pay the benefits described below for certain losses resulting directly and independently of all other causes from an Occupational Accident or accidental bodily injures that occur while the policy is inforce and Your coverage is in effect.

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS	Survivor Benefit
Principal Sum of Accidental Death: \$50,000	Principal Sum: \$200,000
Principal Sum for Accidental Dismemberment: \$250,000	Monthly Benefit: 1% of the Principal Sum for this benefit

Accidental Death And Dismemberment Benefit Schedule

Life.....	100% of the Principle Sum
Two or more Members.....	100% of the Principle Sum
Quadriplegia.....	100% of the Principle Sum
Hemiplegia.....	75% of the Principle Sum
Paraplegia.....	75% of the Principle Sum
One Member.....	50% of the Principle Sum
Thumb and Index Finger of the Same Hand	25% of the Principle Sum
Uniplegia.....	25% of the Principle Sum

ACCIDENT MEDICAL EXPENSE BENEFIT – Maximum Benefit: \$1,000,000 per covered Occupational Accident, subject to following internal limits for specific expenses:

Ambulance Services:	\$5,000	Chiropractic Services:	\$ 3,600
Cumulative Trauma Conditions:	\$50,000 per Occupational Accident	Hemorrhoids:	\$ 5,000
Dental Expenses:	\$ 5,000 per Occupational Accident	Mental & Nervous Disorders:	\$ 1,000
Hernia Treatments:	\$10,000 Lifetime Maximum	Pre-existing Conditions:	\$50,000
Occupational Disease:	\$50,000 Per Occupational Accident		

Maximum Benefit Period: 104 weeks from the date the first Covered Expense is incurred.

DISABILITY INCOME BENEFITS

Temporary Total Disability Benefits: Weekly Benefit: 70% of Average Weekly Earnings, subject to a Maximum amount of \$600 per week minus Other Income Benefits. If benefits are payable for any period less than a week the weekly benefit will be prorated on a per diem basis (1/7th of the weekly benefit for each day benefits are payable).

Advanced Disability Benefit: 40% of the amount of the maximum Weekly Benefit.

Benefit Waiting Period: 7 days of continuous Total Disability

Maximum Benefit Period: The first 104 consecutive weeks immediately following the date the Temporary Total Disability Benefit Waiting Period is satisfied.

Permanent Total Disability Benefits: Monthly Benefit: 4.3 times Average Weekly Earnings multiplied by 0.70, subject to a maximum amount of \$2,580 per month minus Other Income Benefits.

Benefit Waiting Period: The first 104 weeks immediately following the date the Temporary Total Disability Benefit Waiting Period is satisfied.

Maximum Benefit Period: The date Social Security Disability Income Benefits are no longer payable to You.

Reduction in Disability Income Benefits – The amount of your Temporary Total or Permanent Total Disability Income Benefits will be reduced by the amount of any Other Income Benefits payable to You on account of Your disability. This amount will include any benefits payable for Your dependents. Your Disability Income Benefits will not be reduced by any cost-of-living increases in Social Security Income payments.

COMBINED SINGLE BENEFIT LIMIT – Not more than \$1,000,000 will be paid under all benefits (Accidental Death and Dismemberment, Disability Income and Accident Medical Expense Benefits combined) for any one Person due to any one Occupational Accident.

Non-Occupational Accident Benefits – Accident Medical Expense Benefits Maximum Benefit is \$10,000; the Maximum Benefit Period is 52 weeks from the date the first Covered Expense is incurred; the Maximum Benefit for Dental Expense is \$1,000; Accidental Death Benefit Principal Sum is \$15,000; and Accidental Dismemberment Benefits Principal Sum is \$15,000.

Waiver of Premium – Your premiums will be waived while Disability Income Benefits are payable to You under the Policy, provided the Policy and Your Certificate remain in force.