

ROCKY MOUNTAIN HEALTH PLANS

ROCKY MOUNTAIN GOOD HEALTH PPO HEALTH BENEFITS CONTRACT & EVIDENCE OF COVERAGE

ROCKY MOUNTAIN CORE PLUS HOSPITAL HEALTH BENEFITS CONTRACT & EVIDENCE OF COVERAGE

Underwritten by Rocky Mountain HealthCare Options, Inc.

ACCIDENT SUPPLEMENT

THIS ACCIDENT SUPPLEMENT is part of the Rocky Mountain Good Health PPO Health Benefits Contract & Evidence of Coverage or the Rocky Mountain Core Plus Hospital Health Benefits Contract & Evidence of Coverage (both referenced herein as “Contract;” such term will apply to the applicable Health Benefits Contract & Evidence of Coverage), if purchased by the Subscriber upon payment of an additional Premium.

1. **Accident Services.** Benefits for Accident Services are provided by Rocky Mountain, subject to the terms and conditions of this Accident Supplement and the Contract. For Accident Services to apply, Health Care Services for treatment of an Injury caused by an Accident must be initiated and completed within ninety (90) days from the date of the Accident. “Accident Services” means Health Care Services (not including Outpatient Prescription Drugs) for treatment of Injury to You caused by an Accident. “Accident” means a sudden, unexpected and unintended event or occurrence causing Injury to You that is not within Your control. “Accident” does not include: (a) unexpected complicating occurrences of unknown origin in the regular course of a disease, or (b) intentional or self-inflicted injuries.

2. **Deductibles, Coinsurance, Copayments and Maximum Benefit Levels.** Accident Services are not subject to Deductibles, Coinsurance or Copayments up to a Five Hundred Dollar (\$500.00) Maximum Benefit Level, per Member per Accident. After the Maximum Benefit Level for Accident Services has been reached, or for Health Care Services provided following ninety (90) days from the date of the Accident, Health Care Services arising from the same Accident shall be subject to applicable Deductibles, Coinsurance and Copayments for the types of services provided to treat the Injury caused by the Accident. Maximum Benefit Levels for specific Health Care Services apply to Accident Services.

3. **Definitions.** All capitalized terms defined in the Contract shall have the same meaning when used in this Accident Supplement.

4. **Limitations and Exclusions.** The Limitations and Exclusions in the Contract apply to Accident Services provided under this Accident Supplement.