

**MADISON NATIONAL LIFE INSURANCE COMPANY, INC.**

**GROUP ACCIDENT ONLY INSURANCE  
THE CERTIFICATE PROVIDES LIMITED BENEFITS.  
THE BENEFITS PROVIDED ARE SUPPLEMENTAL AND  
NOT INTENDED TO COVER ALL MEDICAL EXPENSES.**

**OUTLINE OF COVERAGE**

**Read Your Certificate Carefully.** This Outline of Coverage (“Outline”) provides a very brief description of the important features of Your Certificate of Insurance (“Certificate”). This Outline is not an insurance contract and only the actual Certificate and Group Policy provisions will control. The Certificate sets forth in detail the rights and obligations of both You and Madison National Life Insurance Company, Inc. It is important that You **READ YOUR CERTIFICATE CAREFULLY!**

Accident Only insurance provides Insured Persons insurance for certain losses resulting from a covered accident ONLY, subject to any limitations contained in the Certificate. This insurance does not provide for basic hospital, basic medical-surgical, or major medical expenses.

**Benefits**

Benefit Payments

Insured: 100%  
Spouse: 100%, if applicable  
Child: 100%, if applicable  
Benefit Waiting Period: 0 days from the Insured Person’s effective date  
Maximum Benefit Period: 365 days  
Number of Accidents during each Group Policy year: 2

Initial Care and Treatment

Initial Outpatient Physician Office or Urgent Care	Ambulance
Emergency Room	Outpatient X-Ray
Outpatient advanced Diagnostic Imaging	Outpatient Surgery

Inpatient Hospital Care

Hospital Stay	Intensive Care Unit (ICU) stay
Rehabilitation	First Day Hospital Admission
Miscellaneous Hospital Services	

Follow Up Care and Treatment:

Outpatient Physician Office and Urgent Care	Home Health Care
Telemedicine consultation	Pain Management (epidural anesthesia)
Prosthesis or artificial limb (one or multiple)	

Lacerations

Over 6 inches	2 to 6 inches
Under 2 inches	Lacerations not requiring stitches

Injuries

Concussions	Coma
Emergency Dental Work, repair with crown	Paralysis of four limbs (quadriplegia)
Paralysis of two limbs (paraplegia)	Paralysis of one side of body (hemiplegia)

Injuries Requiring Surgery

Eye Injuries requiring surgical repair; removal of foreign body	Surgery (with repair)
Hernia	Ruptured/Herniated disc

Cranial, Abdominal and Thoracic (chest)  
Joint Replacement

Tendons, Ligaments, Rotator Cuff, and Knee Cartilage  
Exploratory Arthroscopic (without repair)

Burns

Second Degree

Third Degree

Fractures (complete break of a bone)

Skull depressed (dented)  
Facial bones (except teeth)  
Upper arm or upper jaw  
Finger  
Rib (one or more)  
Vertebral processes  
Pelvis (except the tailbone)  
Leg  
Toe

Skull simple (cracked)  
Lower jaw  
Forearm, hand or wrist (except fingers)  
Shoulder blade or collar bone  
Vertebrae  
Hip or Thigh  
Coccyx (the tailbone)  
Foot, ankle, or kneecap

Dislocations (bone separation at the joint)

Lower jaw  
Collar bone (treated near the center of chest)  
Elbow  
Hand  
Hip  
Foot or ankle

Collar bone (treated near the shoulder)  
Shoulder  
Wrist  
Finger or toe  
Knee (not the kneecap)

Organized Sports (Dependent Children only)

Accidental Death

Accidental Death - Common Carrier (public transportation)

Accidental Dismemberment Loss

One hand, foot or entire sight in one eye  
One hand and foot, one hand and entire sight in one eye, one foot and entire sight in one eye, both hands, both feet or entire sight in both eyes

**Limitation and Age Restriction:**

Waiting Period for insurance: Not Applicable.

Insured insurance to age 80, Spouse insurance to age 80, if applicable, and Child insurance to age 26, if applicable.

**Exclusions** including, but not limited to:

- War or Act of War.
- being on active duty or training in the Armed Forces, National Guard or Reserves of any state or country.
- Committing or attempting to commit a felony or being engaged in an illegal occupation.
- being intoxicated during the commission of a crime.
- being under the influence of any narcotic unless administered on the advice of a Physician.
- being confined, for any reason, in a penal or correctional facility.

**Premium Contribution**

Insured/Dependents: 100%

Group Policyholder: 0%

**When Insurance Ends** including but not limited to:

- the date You cease to be an Eligible Person.
- the date the Group Policy terminates.
- the date Your required premium payment is not paid.