CARE THROUGH Amaze HEALTH

What the accident coverage pays, plan by plan

Each enrolled employee is placed in one of six plans. These are selected events from the carrier's accident schedule, as listed there.

01 · PLAN AMOUNTS MICHIGAN EXAMPLE

Per enrolled employee	Plan 1500	Plan 1200	Plan 1050	Plan 900	Plan 750	Plan 600
Pre-tax premium, monthly	$1,500	$1,200	$1,050	$900	$750	$600
Monthly well-being benefit (claim payment)	$1,200	$1,010	$875	$750	$625	$500
Pre-tax premium, bi-weekly	$692.31	$553.85	$484.62	$415.38	$346.15	$276.92
Claim payment, bi-weekly	$553.85	$466.15	$403.85	$346.15	$288.46	$230.77

02 · SELECTED ACCIDENT BENEFIT EVENTS, AMOUNT PER EVENT

Event	Plan 1500	Plan 1200	Plan 1050	Plan 900	Plan 750	Plan 600
EMERGENCY & HOSPITAL						
Air ambulance	$2,500	$2,000	$1,500	$1,000	$1,000	$1,000
Emergency room treatment	$650	$200	$150	$100	$100	$100
Urgent care	$250	$175	$150	$100	$100	$100
Hospital admission	$2,500	$2,000	$1,500	$1,000	$1,000	$1,000
Hospital confinement per day, up to 90 days	$100	$75	$75	$50	$50	$50
ICU confinement per day, up to 15 days	$500	$250	$150	$100	$100	$100
TREATMENT						
Follow-up physician's office visit up to 10	$150	$50	$50	$50	$35	$35
Physical therapy up to 10 days	$200	$100	$100	$75	$50	$50
Major diagnostic testing	$500	$250	$250	$200	$200	$200
COVERED INJURIES						
Laceration requiring stitches	$250	$200	$150	$75	$50	$50
Closed fracture, leg	$2,500	$2,000	$2,000	$1,000	$1,000	None
Open fracture, leg	$5,000	$5,000	$3,500	$2,500	$2,000	$2,000

03 Illustration: a 3-day hospital stay

After a covered accident: hospital admission plus 3 days of confinement.

Plan 1500: $2,500 + (3 × $100) = **$2,800**
Plan 600: $1,000 + (3 × $50) = **$1,150**

04 Good to know

- For the employee only. Each event has a payment limit and a time window (for example, ER treatment within 72 hours).
- Plan 600 has no closed-fracture benefits.
- The full schedule also lists surgeries, dental, eye injury, transportation, family lodging and more.

Want the full schedule?

Ask Jason for the complete carrier schedule.

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Tax disclosure: Premiums are paid pre-tax through a Section 125 plan. The claims payment could be deemed taxable for income tax purposes. The accident claim payment is not subject to payroll taxes. We are not tax professionals. Each employee's taxable situation is unique to them. Amaze Health is prepared to answer any and all questions about the plan, including the general tax treatment of the plan. Lower FICA wages can reduce future Social Security benefits. Overview only, not the plan document; plan documents control, including exclusions and limitations. Administered by CEHAS Plan Administrators, LLC; virtual care through Amaze Health. The accident coverage is not an alternative to comprehensive coverage and does not replace major medical. Employees age 70 and older can't enroll. Nexus Benefit Solutions does not give legal or tax advice; consult your own tax advisor. Event amounts: carrier Accident Coverage schedule (6/2026). Plan amounts: CEHAS broker deck.