

Accident

Presented to: UNITED TRIBES TECHNICAL COLLEGE

Effective date: January 1, 2026

ALL MEMBERS

Off-the-job accident	
Benefits payable	
Injury	Benefit
Burn	Up to \$5,000
Coma	\$15,000
Concussion	\$500
Dental injury	\$500
Dislocation	Up to \$7,500
Eye injury with surgical repair	\$500
Fracture	Up to \$10,000
Injuries not specifically listed	\$100
Internal injury	\$1,500
Knee cartilage injury with surgical repair	\$1,500
Ruptured disc with surgical repair	\$1,500
Tendon / ligament / rotator cuff injury with surgical repair	\$1,500
Accidental death & dismemberment (AD&D)	
Employee	\$25,000
Spouse	\$12,500
Child(ren)	\$6,250
Covered loss	% of benefit
Loss of life; loss of both hands or both feet or one hand and foot; quadriplegia; loss of speech and hearing in both ears; or loss of sight in both eyes	100%
Loss of one hand or foot; paraplegia; hemiplegia; loss of use of one hand and foot or both hands or feet; or loss of speech, hearing in both ears, or sight in one eye	50%
Loss of thumb and index finger on the same hand; loss of use of one arm, leg, hand or foot; or loss of hearing in one ear	25%
Common carrier	200%
Seat belt/airbag	25%
Repatriation	Up to 10%

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

Proposal IDs: 07242520036v2 and 07242510036v2

1182332 | Contract state: ND

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Today's date: 07/26/2025

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