Policyholder: HI-TECH TOWERS, INC.

Group accident insurance
Benefit summary for active members

Your coverage renews every January 1
This summary was created on 12/18/2025 and shows benefits available at that time.

Eligibility	
Eligible employees	All active, full-time employees working at least 40 hours a week

Benefits if you or your spouse are accidentally injured off the job		
Injury[1]	Benefit	
Burn		
2nd degree up to 25% of body	$500	
2nd degree over 25% of body	$1,500	
3rd degree up to 25% of body	$2,500	
3rd degree over 25% of body	$5,000	
Coma	$15,000	
Concussion	$500	
Dental injury	$500	
Dislocation[2]	Open reduction (surgical)	Closed reduction (non-surgical)
Hip	$7,500	$3,750
Knee	$5,000	$2,500
Ankle, collarbone, elbow, foot (excluding toes), hand (excluding fingers), lower jaw, shoulder, wrist	$3,000	$1,500
Eye injury with surgical repair	$500	
Fracture[2]	Open reduction (surgical)	Closed reduction (non-surgical)
Hip, skull (depressed), thigh (femur)	$10,000	$5,000
Lower leg (fibula, tibia), pelvis, skull (non-depressed), vertebrae	$5,000	$2,500
Ankle, arm, collarbone, elbow, facial bones, foot (excluding toes), hand (excluding fingers), jaw, knee cap, shoulder blade, wrist	$3,000	$1,500
Sternum, vertebral processes	$2,000	$1,000
Rib, tailbone (coccyx)	$1,000	$500
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[3]	$1,500

[1]One benefit per injury type is payable per accident, unless noted.
[2]If you suffer multiple dislocations and/or fractures, your benefit will be up to 200% of the benefit amount for the dislocation/fracture with the highest benefit.
[3]Up to two benefits are payable per accident.

This benefit summary is a summary only. For a complete list of benefit information and limitations, please refer to your booklet.

Additional benefits:

Portability	If you no longer qualify for coverage, you may be able to continue coverage for yourself and your covered dependents.
Organized youth sports	When a covered dependent child age 18 or younger is injured while participating in an organized youth sport, they may be eligible for an additional 25% of the benefit payable for that injury up to $1,000 per calendar year.

What's available to me?

Be better prepared financially for accidents before they happen. This coverage pays a lump-sum benefit for injuries received from an accident.

Who can buy coverage?

- You may buy coverage if you're an active, full-time employee working at least 40 hours a week. Seasonal, temporary, or contract employees can't purchase.
  - If you're on a regularly scheduled day off, holiday, vacation day, jury duty, funeral leave, or personal time off, you're still considered actively at work, as long as you're fulfilling your regular duties and were working the day immediately prior to your time off.
  - You must enroll within 31 days of being eligible. If you don't, you'll have to wait until the next open enrollment period.
- If you're covered, you may buy coverage for your dependents, if they're not confined at home, in a hospital or skilled nursing facility (this is referred to as Period of Limited Activity).

Additional eligibility requirements may apply.

What are the limitations and exclusions of my coverage?

Benefits will not be paid for an injury arising from or during employment for wage or profit. There are limitations and exclusions to your coverage. A complete list is included in your booklet.



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This is a summary of accident coverage insured by or with administrative services provided by Principal Life Insurance Company. This outline is a brief description of your coverage. It is not an insurance contract or a complete statement of the rights, benefits, limitations and exclusions of the coverage. If there is a discrepancy between the policy and this document, the actual policy provision prevails. For complete coverage details, refer to the booklet.

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