We will pay the Scheduled Benefit shown below when the corresponding surgical covered Event occurs as shown below and subject to the conditions and limitations of the Surgical Services Benefits provision.

**SURGICAL EVENT ON CARDIOVASCULAR SYSTEM**
- Insertion of electrode leads and pulse generator .................. $960
- Upgrade of implanted pacemaker system, including conversion of a single chamber system to a dual chamber system .............................................. $520
- Valvotomy, mitral valve; closed heart .......................... $1,600
- Valvotomy, pulmonary valve, closed heart; transventricular ....................................... $1,370
- Valvuloplasty, mitral valve, with cardiopulmonary bypass .................................................. $3,090
- Valvuloplasty, open, with cardiopulmonary bypass .......... $2,570
- Valvuloplasty, open, with inflow occlusion ...................... $1,550
- Repair atrial septal defect, secundum, with cardiopulmonary bypass, with or without patch ...... $1,860
- Ligation, division, and stripping, short or long saphenous vein .................................................. $520
- Catheterization - left heart ........................................... $980

**SURGICAL EVENT ON DIGESTIVE SYSTEM**
- Biopsy of salivary gland, needle ................................. $110
- Biopsy of salivary gland, incisional ............................... $320
- Tonsillectomy, with or without adenoidectomy, under 12 years of age ........................................ $310
- Tonsillectomy, with or without adenoidectomy, 12 and over years of age ........................................ $310
- Excision, local; ulcer or benign tumor of stomach .......... $1,070
- Gastrectomy, total ....................................................... $2,150
- Colectomy, total, with proctectomy; with ileostomy ...... $2,160
- Incision and drainage of appendicular abscess, open ...... $840
- Appendectomy - open ................................................... $700
- Appendectomy - laparoscopic ..................................... $650
- Proctectomy; complete, combined abdominoperineal, with colostomy ........................................... $2,080
- Colonoscopy - diagnostic or preventive screening ........ $400
- Colonoscopy with biopsy ............................................. $470
- Colonoscopy with removal of tumor, polyp or other lesions .... $540
- Upper Gastro-Intestinal (GI) Endoscopy with biopsy .......... $340
- Upper Gastro-Intestinal (GI) Endoscopy - diagnostic ........ $290
- Incision of rectal fistula, superficial ................................ $500
- Fissurectomy, with or without sphincterotomy ........................ $450
- Hemorrhoidectomy, external, complete ........................ $470
- Hemorrhoidectomy, internal and external, complete .......... $520
- Cholecystectomy (removal of gall bladder) - open without exploration of common duct ....................... $1,180
- Cholecystectomy - open with exploration of common duct ........................................ $1,370
- Cholecystectomy - laparoscopic, with or without exploration of common duct ................................ $810
- Cholecystectomy - laparoscopic, with graph .................. $820
- Pancreatectomy, total .................................................. $1,960
- Exploratory laparotomy; exploratory celiotomy ............... $840
- Repair inguinal hernia; sliding; any age ......................... $620
- Repair initial femoral hernia ........................................ $620

**SURGICAL EVENT ON EAR**
- Fenestration of semicircular canal ................................ $930
- Repair initial femoral hernia ........................................ $620
- Tympanostomy ........................................................ $310
- Stapes mobilization ................................................... $780
- Tympanostomy ........................................................ $200
- Fenestration of semicircular canal ................................ $930
- Excision of Bartholin’s gland or cyst ......................... $1,330
- Excision of Bartholin’s gland or cyst ......................... $1,330
- Repair retinal detachment; scleral buckling, with or without implant ........................................ $1,330
- Repair retinal detachment; scleral buckling, with or without implant ........................................ $1,330
- Repair initial femoral hernia ........................................ $620
- Repair initial femoral hernia ........................................ $620

**SURGICAL EVENT RELATED TO GYNECOLOGY**
- Incision and drainage of Bartholin’s gland abscess ........ $130
- Excision of Bartholin’s gland or cyst ........................ $330
- Anterior colporrhaphy, repair of cystocele, with or without repair of urethrococcele ....................... $730
- Posterior colporrhaphy, repair of rectocele, with or without perineorrhaphy .......... $740
- Combined anteroposterior colporrhaphy ....................... $920
- Curettage of cervix; electro or thermal ......................... $760
- Dilation and curettage, diagnostic and/or therapeutic (non-obstetrical) ........................................ $270
- Total abdominal hysterectomy (corpus and cervix), with or without removal of tube(s), with or without removal of ovary(s) ........................................ $1,100
- Supracervical abdominal hysterectomy (subtotal hysterectomy), with or without removal of tube(s), with or without removal of ovary(s) ........................................ $1,060
- Radical abdominal hysterectomy, with bilateral total pelvic lymphadenectomy and para-aortic lymph node sampling (biopsy), with or without removal of tube(s), with or without removal of ovary(s) ........................................ $1,940
• Salpingectomy, complete or partial, unilateral or bilateral (separate procedure) ........................................... $850
• Salpingo-oophorectomy, complete or partial, unilateral or bilateral (separate procedure) ..................... $790
• Hysteroscopy - biopsy .................................................. $410
• Hysteroscopy - ablation .............................................. $1,600

**SURGICAL EVENT ON MUSCULOSKELETAL SYSTEM**

• Muscle biopsy, superficial ........................................... $200
• Muscle biopsy, deep .................................................. $290
• Arthrocentesis, large joint........................................... $80
• Removal of implant; superficial, (e.g., buried wire, pin or rod) (separate procedure) ......................... $380
• Closed treatment of mandibular fracture with interdental fixation .................................................. $920
• Arthrodesis, including laminectomy and/or diskectomy .................................................................. $1,650
• Closed treatment of clavicular fracture; without manipulation .................................................... $220
• Open treatment of clavicular fracture, with or without internal or external fixation ....................... $770
• Closed treatment of proximal humeral (surgical or anatomical neck) fracture; without repair of tuberosity(s) ................................................................. $940
• Closed treatment of shoulder dislocation, with manipulation; without anesthesia ...................... $310
• Closed treatment of shoulder dislocation, with manipulation; requiring anesthesia .................... $410
• Open treatment of acute shoulder dislocation .......................................................... $620
• Arthroscopy - shoulder ................................................ $710
• Arthroscopy, elbow, including exploration, drainage, or removal of foreign body .......................... $500
• Treatment of closed elbow dislocation; without anesthesia ....................................................... $370
• Treatment of closed elbow dislocation; requiring anesthesia ...................................................... $390
• Open Treatment of acute or chronic elbow dislocation ........................................................ $760
• Closed treatment of ulnar shaft fracture; without manipulation ................................................ $260
• Open treatment of ulnar shaft fracture ..................................................................................... $660
• Closed treatment of radial and ulnar shaft fractures ............................................................. $280
• Open treatment; fixation of radius or ulna ................................................................................ $710
• Open treatment; fixation of radius AND ulna ........................................................................ $960
• Closed treatment of distal radial fracture (e.g., Colles or Smith type) or epiphysial separation, with or without fracture of ulnar styloid; without manipulation ......................... $300
• Open treatment of distal radial fracture or epiphysial separation, with internal fixation ............... $780
• Arthroscopy, with exploration, drainage, or removal of loose or foreign body; interphalangeal joint, each ................................................................. $400
• Excision of lesion of tendon sheath or joint capsule (e.g., cyst, mucous cyst, or ganglion), hand or finger ................................................................. $570
• Closed treatment of phalangeal shaft fracture, proximal or middle phalanx, finger or thumb; without manipulation, each ......................................................... $200
• Open treatment of phalangeal shaft fracture, proximal or middle phalanx, finger or thumb; with manipulation, each ................................................................. $630
• Amputation, finger or thumb, primary or secondary, any joint or phalanx, single, including neurectomies; with direct closure ....................................................... $660
• Arthrotomy, hip, including exploration or removal of loose or foreign body .................................. $1,040
• Closed treatment of femoral fracture, proximal end, neck; without manipulation ......................... $500
• Closed treatment of femoral fracture, proximal end, neck; with manipulation ............................ $820
• Open treatment of femoral fracture, proximal end, neck; internal fixation or prosthetic replacement $1,290
• Arthroplasty, hip ........................................................................ $1,560
• Arthroscopy, knee ............................................................... $790
• Arthroscopy, knee, with exploration, drainage, or removal of foreign body .................................. $780
• Amputation, thigh, through femur, any level ................................................................................. $910
• Amputation, thigh, through femur, any level; open, circular (guillotine) ......................................... $760
• Closed reduction of fracture of tibia, shaft ..................................................................................... $350
• Closed treatment of tibial shaft fracture (with or without fibular fracture); with manipulation .......... $560
• Open treatment of fracture of tibia, shaft .................................................................................... $950
• Closed treatment of proximal fibula or shaft fracture; with or without manipulation ................ $310
• Open treatment of proximal fibula or shaft fracture, with or without internal or external fixation .......................................................................................................... $760
• Closed treatment of distal fibular fracture (lateral malleolus); without manipulation .................. $320
• Open treatment of distal fibular fracture (lateral malleolus) ..................................................... $760
• Closed treatment of bimalleolar ankle fracture, (including Potts); without manipulation .......... $340
• Closed treatment of bimalleolar ankle fracture, (including Potts); with manipulation ............. $490
• Open treatment of bimalleolar ankle fracture, with or without internal or external fixation .......... $830
• Excision of lesion, tendon, tendon sheath, or capsule (including synovectomy) (e.g., cyst or ganglion); toes, wrist, forearm, foot, ankle ......................................................... $460
• Carpal Tunnel surgery ........................................................................... $450
• Closed treatment of fracture great toe ..................................................................................... $150
• Open treatment of fracture great toe ..................................................................................... $700
• Closed treatment of fracture of toes, other than great toes, without manipulation, each .......... $130
• Open treatment of fracture of toes, other than great toes, without manipulation, each .......... $590
• Amputation, toe; interphalangeal joint .................................................................................... $610

**SURGICAL EVENT ON NERVOUS SYSTEM**

• Burr hole(s) with evacuation and/or drainage of hematoma, extradural or subdural .................. $1,340
• Burr holes, intracerebral .............................................................................. $1,320
### Surgical Schedule for Limited-Benefit Plans (cont)

- **Destruction of benign or premalignant lesions; second thru 14 lesions, each** $50
- **Wart destruction, up to 14** $110
- **Wart destruction 15 or more** $130
- **Excision of cyst, fibroadenoma, or other benign or malignant tumor, aberrant breast tissue, duct lesion, nipple or areolar lesion, open, male or female, one or more lesions** $510
- **Mastectomy, simple, complete** $1,090
- **Radical mastectomy, including breast, pectoral muscles and axillary lymph nodes** $1,210
- **Immediate insertion of breast prosthesis following mastectomy, mastectomy or in reconstruction** $1,050
- **Breast reconstruction, immediate or delayed, with tissue expander, including subsequent expansion** $1,690
- **Breast reconstruction with latissimus dorsi flap, without prosthetic implant** $1,860
- **Breast reconstruction with free flap** $3,040
- **Breast reconstruction with other technique** $1,510
- **Breast reconstruction with transverse rectus abdominis myocutaneous flap (TRAM)** $2,270

### SURGICAL EVENT RELATED TO THYROID

- **Excision of cyst or adenoma of thyroid** $720
- **Partial thyroidectomy unilateral** $770
- **Thyroidectomy, total or complete** $1,070
- **Total or subtotal for malignancy with limited neck dissection** $1,460
- **Total or subtotal for malignancy with radical neck dissection** $1,860
- **Thyroidectomy, removal of all remaining thyroid tissue following previous removal of a portion of thyroid** $1,210

### SURGICAL EVENT RELATED TO URINARY SYSTEM

- **Cystoscopy** $210
- **Nephrectomy** $1,140
- **Kidney lithotripsy** $930
- **Excision or fulguration of Skene’s glands** $230

### SURGICAL EVENT FOR TRANSPLANTS

- **Heart Transplant** $5,460
- **Lung Transplant** $3,680
- **Heart/Lung Transplant** $3,880
- **Liver Transplant** $5,330
- **Kidney Transplant** $2,770
- **Pancreas Transplant** $2,740
- **Bone Marrow/Stem Cell Transplant** $1,140
- **Cornea Transplant** $1,280
- **Skin Transplant** $640

### SURGICAL EVENT - NOT OTHERWISE LISTED

- **For all other surgical covered events not listed above** $100

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All Assurant Affordable Health Access plans are limited benefit fixed indemnity plans. This means they are not major medical insurance plans. Fixed indemnity benefits are provided for hospital confinement and specified medical and surgical events. These benefits are paid in specific amounts for covered events without regard to the costs of services rendered. This plan does not provide expense reimbursement for charges based on your health care provider’s bill. For additional information on the benefits, exclusion and limitations please refer to the Product Brochure.

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