

SURGICAL BENEFIT

If, as a result of Sickness or Injury, an insured person requires surgery performed by a legally qualified Physician or surgeon, United States Life will pay a benefit. The benefit payable is equal to the Point Value for such procedure shown in the following Schedule of Operations multiplied by the Unit Value shown in the Schedule of Benefits.

In order for this benefit to be paid, the surgery must be performed in a Hospital or ambulatory (outpatient) surgical center. A benefit will not be paid for surgery: (1) performed in a Physician's office; or (2) to the extent a benefit is payable under the Emergency Accident Treatment Benefit.

The benefit for any surgical procedure not specified in the Schedule of Operations, will be the benefit for a similar procedure taking into account the nature and complexity of the procedure and any applicable exclusions and limitation of the coverage.

If two or more surgical procedures are performed through the same incision at the same time, the benefit payable will be for only one procedure. That procedure will be the principal procedure - the procedure providing the largest Point Value in the Schedule of Operations. If more than one procedure is performed at the same time but through separate incisions, the aggregate benefit payable will be equal to the amount payable for the principal procedure plus 50% of the amount payable for all other procedures performed at the same time.

For the administration of anesthesia during a covered surgery, United States Life will also pay a benefit equal to 20% of the Surgical Benefit.

UNIT VALUE

Classic = \$25.00
Silver = \$50.00
Gold = \$75.00
Platinum = \$100.00

Schedule of Operations

The Maximum Payment for each operation may be determined by multiplying the Point Value shown below by the Unit Value shown in the Schedule of Benefits.

BRAIN & NERVE

Craniotomy for drainage of brain abscess	75.0
Excision of brain tumor, sub-occipital	150.0
Laminectomy, for lesion of spinal cord	100.0
Laminectomy, for removal of intervertebral discs	90.0
Plastic operation on skull with bone graft or metal or plastic plate	100.0
Spinal puncture, lumbar (independent procedure)	2.0
Sympathectomy, lumbar, unilateral	55.0
Sympathectomy, lumbar, bilateral	75.0

BREAST

Excision biopsy of breast	15.0
Excision of cyst, tumor or part of breast	15.0
Simple removal of breast	30.0
Radical removal of breast	70.0

BONES & JOINTS

Dislocation of hip, simple, closed reduction	20.0
Dislocation of hip, simple, open reduction	60.0
Dislocation of knee, simple, closed reduction	20.0
Dislocation of knee, simple, open Reduction	60.0
Dislocation of shoulder, simple closed reduction with anesthesia	5.0
Excision of cyst, tumor or growth, large bones	40.0
Excision of cyst, tumor or growth, small bones	25.0

Excision of intervertebral disc	90.0
Excision of intervertebral disc with spinal fusion, posterior technique.....	120.0
Excision of semilunar cartilage of knee joint	50.0
Excision of hip joint	100.0
Fracture of collarbone, simple, closed reduction.....	15.0
Fracture of collarbone, simple, open reduction	40.0
Fracture of forearm, one bone, simple, closed reduction.....	20.0
Fracture of forearm, one bone, simple, open reduction	40.0
Fracture of forearm, both bones, simple, closed reduction	25.0
Fracture of forearm, both bones, simple, open reduction	50.0
Fracture of wrist (Colles), simple, closed reduction.....	15.0
Fracture of wrist (Colles), simple, open reduction	40.0
Fracture of finger or thumb, simple, closed reduction.....	7.5
Fracture of finger or thumb, simple, open reduction.....	20.0
Fracture of ankle (Potts) simple closed reduction.....	25.0
Fracture of ankle (Potts) simple open reduction.....	50.0
Fracture of toe, simple, closed reduction	5.0
Fracture of great toe, open reduction	15.0
Fracture of other toes, open reduction	12.0
Puncture of joint for aspiration	2.0
Spinal fusion cervical region, posterior technique.....	90.0
CARDIOVASCULAR SYSTEM	
Aortic or mitral, valvuloplasty for stenosis or insufficiency (open).....	200.0
Aortic or mitral, replacement (open)	200.0
Ligation of femoral vein	25.0
Ligation and division of common iliac vein	50.0
Repair of heart valve, aortic valvotomy (commissurotomy)(closed).....	150.0
Repair of heart valve, mitral valvotomy (commissurotomy)(closed).....	140.0
Varicose veins - Ligation and division of long saphenous vein at saphenofemoral junction.....	20.0
Varicose veins - Ligation and division and complete tripping of long or short saphenous veins, unilateral	30.0
Varicose veins - Ligation and division and complete tripping of long and short saphenous veins, unilateral.....	40.0
DIGESTIVE SYSTEM	
Excision of hemorrhoids, external, complete.....	20.0
Excision of hemorrhoids, Internal and external	30.0
Excision of hemorrhoids, with excision of fistula	40.0
Excision of hemorrhoids, with excision of fissure.....	30.0
Excision of rectal fissure, with or without sphincterotomy	20.0
Excision of rectum, complete, combined abdominoperineal, one or two stages	100.0
Excision of stomach ulcer or benign tumor.....	60.0
Incision of rectal fistula, superficial	10.0
Removal of appendix	40.0
Removal of stomach, subtotal, with vagotomy.....	80.0
Removal of stomach, subtotal, without vagotomy	90.0
Resection of small intestine, with anastomosis.....	70.0
Resection of large intestine, in two stages, including first state colostomy.....	100.0
Removal of gall bladder.....	50.0
Removal of gall bladder with open exploration of common duct	70.0
Repair of inguinal hernia, unilateral	35.0
Repair of inguinal hernia, unilateral, with orchiectomy	40.0
Repair of inguinal hernia, unilateral, with excision of hydrocele	40.0
Repair of femoral hernia, unilateral	35.0
EAR	
Fenestration of semicircular canals	100.0
Revision of fenestration operation	60.0
Incision of ear drum	3.0
Stapes Mobilization.....	70.0

EYE

Excision of pterygium	25.0
Extraction of lens for cataracts, unilateral	80.0
Eye muscle operation, one or more muscles, one or both eyes, single stage	60.0
Eye muscle transplant	70.0
Needling of lens for cataracts, initial	20.0
Needling of lens for cataracts, subsequent	10.0
Reattachment of retina, electrocoagulation, initial	100.0
Removal of foreign body from surface of cornea	2.0

FEMALE GENITAL SYSTEM

Biopsy of cervix or endometrium (independent procedure)	3.0
Biopsy of ovary, unilateral or bilateral (independent procedure)	45.0
Excision of lesion of cervix	3.0
Repair of cystocele and rectocele	50.0
Repair of cystocele (independent procedure)	35.0
Repair of rectocele (independent procedure)	30.0
Removal of ovary, unilateral or bilateral (independent procedure)	45.0
Total hysterectomy (corpus and cervix)	60.0
Vaginal hysterectomy, with or without pelvic floor repair	70.0
Dilation and curettage or uterus (independent procedure)	15.0

MALE GENITAL SYSTEM

Circumcision, newborn	3.0
Excision of varicocele (independent procedure), unilateral	30.0
Excision of varicocele, unilateral, with hernia repair	40.0
Repair of hydrocele, unilateral	20.0
Resection of prostate, perineal, subtotal	80.0
Resection of prostate, perineal, radical	100.0
Resection of prostate, transurethral, including control at post-operative bleeding, complete	80.0

MUSCLES AND TENDONS

Excision of Baker's cyst (synovial cyst of popliteal space)	30.0
Excision of ganglion, wrist	15.0
Lengthening or shortening tendon	30.0

RESPIRATORY SYSTEM

Antrotomy, intranasal, unilateral	15.0
Antrotomy, intranasal, bilateral	25.0
Antrotomy, radical (Caldwell-Luc), unilateral	50.0
Antrum puncture, maxillary sinus, unilateral	2.0
Bronchoscopy diagnostic	15.0
Bronchoscopy diagnostic, with removal of foreign body	25.0
Excision of nasal polyp, single or multiple, unilateral or bilateral	20.0
Removal of lung	100.0
Submucous resection, classic, Nasal Septum	30.0
Thoracotomy, exploratory, including control of hemorrhage and/or repair of lung fistula	75.0

SKIN & SUBCUTANEOUS TISSUE

Drainage of boil, carbuncle, or subcutaneous abscess	2.0
Excision of pilonidal cyst or sinus	30.0
Suture of small wound (up to 2 ½ inches)	2.0

THYROID

Excision of small cyst or tumor of thyroid	40.0
Resection of thyroid, total or complete	70.0
Resection of thyroid, subtotal or partial	60.0
Thyroidectomy, total or subtotal, for malignancy with radical neck dissection	100.0

TONSILS AND ADENOIDS

Removal of tonsils, with or without adenoids, under age 18	15.0
Removal of tonsils, with or without adenoids, age 18 years or over	20.0
Removal of adenoids (independent procedure).....	10.0

URINARY SYSTEM

Cystoscopy, diagnostic.....	8.0
Cystoscopy, diagnostic, with ureteral catheterization	15.0
Cystoscopy, diagnostic, with biopsy	10.0
Cystoscopy, diagnostic, with biopsy and fulguration of small bladder tumor	25.0
Cystoscopy, diagnostic, with removal of stone from ureter.....	30.0
Removal of kidney	80.0
Resection of bladder neck, transurethral, female.....	50.0
Resection of bladder tumor, transurethral, large.....	80.0

SAMPLE