

## TSGLI Schedule of Losses

### Part I

For losses listed in Part 1, multiple losses resulting from a single traumatic event may be combined for purposes of a single payment (except where noted otherwise); however, the total payment amount may not exceed \$100,000 for losses resulting from a single traumatic event, and members can be paid only once for the same loss for a single traumatic event. The total payment amount may not exceed \$100,000 for losses resulting from a single traumatic event. For coma, hospitalization due to traumatic brain injury (TBI), and loss of activities of daily living (ADL) due to TBI, members cannot add together separate periods of consecutive days of loss to meet each milestone. The counting of consecutive day starts over for each separate period of consecutive days' loss.

<b>Part I</b>	
<b>Loss</b>	<b>Payment Amount</b>
<p>1. <b>Sight:</b> Total and permanent loss of sight <b>OR</b> loss of sight that has lasted 120 days</p> <ul style="list-style-type: none"> <li>▪ For each eye</li> </ul> <p><a href="#">View TSGLI standard for loss of sight</a></p>	\$50,000
<p>2. <b>Hearing:</b> Total and permanent loss of hearing</p> <ul style="list-style-type: none"> <li>▪ For one ear</li> <li>▪ For both ears</li> </ul> <p><a href="#">View TSGLI standard for loss of hearing</a></p>	\$25,000 \$100,000
<p>3. <b>Speech:</b> Total and permanent loss of speech</p> <p><a href="#">View TSGLI standard for loss of speech</a></p>	\$50,000
<p>4. <b>Quadriplegia:</b> complete paralysis of all four limbs</p> <p><a href="#">View TSGLI standard for loss of paralysis</a></p>	\$100,000
<p>5. <b>Hemiplegia:</b> complete paralysis of the upper and lower limbs on one side of the body</p> <p><a href="#">View TSGLI standard for loss of paralysis</a></p>	\$100,000
<p>6. <b>Paraplegia:</b> complete paralysis of both lower limbs</p> <p><a href="#">View TSGLI standard for loss of paralysis</a></p>	\$100,000
<p>7. <b>Uniplegia:</b> complete paralysis of one limb*</p> <p><i>* Note: Payment for uniplegia of arm cannot be combined with loss 9 or 10 for the same arm. The higher payment for uniplegia or Loss 14 will be made for the same arm. Payment for uniplegia of leg cannot be combined with loss 11 or 12 for the same leg. The higher payment for uniplegia or Loss 13 will be made for the same leg. The higher payment for uniplegia or Loss 15 will be made for the same leg</i></p> <p><a href="#">View TSGLI standard for loss of paralysis</a></p>	\$50,000
<p>8. <b>Burns*:</b> 2nd degree or worse burns to at least 20% of the body including the face <b>OR</b>, at least 20% of the face</p> <p><i>*Note: Road Rash is not considered a burn, but rather a wound, and thus, will be evaluated under OTI hospitalization or OTI ADL.</i></p> <p><a href="#">View TSGLI standard for loss of burns</a></p>	\$100,000 \$100,000
<p>9. <b>Amputation of hand:</b> Amputation at or above the wrist</p> <ul style="list-style-type: none"> <li>▪ For each hand*</li> </ul> <p><i>* Note: Payment for amputation of hand cannot be combined with payment for loss 7 or 10 for the same hand. The higher payment for amputation of hand or Loss 14 will be made for the same hand.</i></p> <p><a href="#">View TSGLI standard for loss of amputation of hand</a></p>	\$50,000

<b>Part I, continued</b>	
<b>Loss</b>	<b>Payment Amount</b>
<p><b>10. Amputation of 4 fingers on 1 hand OR thumb alone:</b> Amputation at or above the metacarpophalangeal joint</p> <ul style="list-style-type: none"> <li>▪ For each hand*</li> </ul> <p><i>* Note: Payment for amputation of 4 fingers on 1 hand or thumb alone cannot be combined with payment for loss 7 or 9 for the same hand. The higher payment for amputation of 4 fingers on 1 hand or thumb alone or Loss 14 will be made for the same hand</i></p> <p><a href="#">View TSGLI standard for loss of amputation of fingers/thumb</a></p>	\$50,000
<p><b>11. Amputation of foot:</b> Amputation at or above the ankle</p> <ul style="list-style-type: none"> <li>▪ For each foot*</li> </ul> <p><i>* Note: Payment for amputation of foot cannot be combined with loss 7 or 12 for the same foot. The higher payment for amputation of foot or Loss 13 will be made for the same foot. The higher payment for amputation of foot or Loss 15 will be made for the same foot.</i></p> <p><a href="#">View TSGLI standard for loss of amputation of foot</a></p>	\$50,000
<p><b>12. Amputation of all toes including the big toe on 1 foot:</b> Amputation at or above the metatarsophalangeal joint</p> <ul style="list-style-type: none"> <li>▪ For each foot*</li> </ul> <p><i>* Note: Payment for amputation of all toes including the big toe on 1 foot cannot be combined with loss 7 or 11 for the same foot. The higher payment for amputation of all toes including the big toe on 1 foot or Loss 13 will be made for the same foot. The higher payment for amputation of all toes including the big toe on 1 foot or Loss 15 will be made for the same foot.</i></p> <p><a href="#">View TSGLI standard for loss of amputation of toes</a></p>	\$50,000
<p><b>13. Amputation of big toe only, OR other 4 toes on 1 foot:</b> Amputation at or above the metatarsophalangeal joint</p> <ul style="list-style-type: none"> <li>▪ For each foot*</li> </ul> <p><i>* Note: The higher payment for amputation of big toe only, or other 4 toes on 1 foot or Loss 7 will be made for the same foot. The higher payment for amputation of big toe only, or other 4 toes on 1 foot, or Loss 11 will be made for the same foot. The higher payment for amputation of big toe only, or other 4 toes on 1 foot, or Loss 12 will be made for the same foot. The higher payment for amputation of big toe only, or other 4 toes on 1 foot, or Loss 15 will be made for the same foot.</i></p> <p><a href="#">View TSGLI standard for loss of amputation of toes</a></p>	\$25,000
<p><b>14. Limb reconstruction of arm:</b> a surgical process, usually involving bone or skin grafts, bone resection, reconstruction, and or plastic surgery techniques, designed to treat post-traumatic limb defects that can severely limit long-term function</p> <ul style="list-style-type: none"> <li>▪ For each arm* <ul style="list-style-type: none"> <li>▪ One of four surgical processes</li> <li>▪ Two of four surgical processes</li> </ul> </li> </ul> <p><i>* Note 1: The higher payment for limb reconstruction of arm or Loss 7 will be made for the same arm. The higher payment for limb reconstruction of arm or Loss 9 will be made for the same arm. The higher payment for limb reconstruction of arm or Loss 10 will be made for the same arm.</i></p> <p><i>* Note 2: Fasciotomy and debridement, in and of themselves, do not constitute limb reconstruction, nor do injuries and conditions such as closed and open fractures or compartment syndrome.</i></p> <p><a href="#">View TSGLI standard for limb salvage</a></p>	\$25,000 \$50,000

Part I, continued	
Loss	Payment Amount
<p><b>15. Limb reconstruction of leg:</b> a surgical process, usually involving bone or skin grafts, bone resection, reconstruction, and or plastic surgery techniques, designed to treat post-traumatic limb defects that can severely limit long-term function</p> <ul style="list-style-type: none"> <li>▪ For each leg* <ul style="list-style-type: none"> <li>▪ One of four surgical processes</li> <li>▪ Two of four surgical processes</li> </ul> </li> </ul> <p><i>* Note 1: The higher payment for limb reconstruction of leg or Loss 7 will be made for the same leg. The higher payment for limb reconstruction of leg or Loss 11 will be made for the same leg. The higher payment for limb reconstruction of leg or Loss 12 will be made for the same leg. The higher payment for limb reconstruction of leg or Loss 13 will be made for the same leg.</i></p> <p><i>* Note 2: Fasciotomy and debridement, in and of themselves, do not constitute limb reconstruction, nor do injuries and conditions such as closed and open fractures or compartment syndrome.</i></p> <p><a href="#">View TSGLI standard for limb salvage</a></p>	<p>\$25,000</p> <p>\$50,000</p>
<p><b>16. Facial Reconstruction</b> – reconstructive surgery to correct traumatic avulsions of the face or jaw that cause discontinuity defects.</p> <p><i>*Note 1: Injuries listed under facial reconstruction may be combined with each other, but the maximum benefit for facial reconstruction may not exceed \$75,000.</i></p> <p><i>*Note 2: Any injury or combination of injuries under facial reconstruction may also be combined with other injuries listed in Part I and treated as one loss, provided that all injuries are the result of a single traumatic event. However, the total payment amount may not exceed \$100,000.</i></p> <p><i>* Note 3: The loss of teeth alone does not meet the loss standard for facial reconstruction from surgery on a TSGLI member's jaw.</i></p> <p><a href="#">View TSGLI standard for facial reconstruction</a></p>	
<ul style="list-style-type: none"> <li>▪ <b>Jaw</b> – surgery to correct discontinuity loss of the upper or lower jaw (requires bone loss)</li> </ul>	\$75,000
<ul style="list-style-type: none"> <li>▪ <b>Nose</b> – surgery to correct discontinuity loss of 50% or more of the cartilaginous nose (requires cartilage/tissue loss)</li> </ul>	\$50,000
<ul style="list-style-type: none"> <li>▪ <b>Lips</b> – surgery to correct discontinuity loss of 50% or more of the upper or lower lip (requires tissue loss) <ul style="list-style-type: none"> <li>- For one lip</li> <li>- For both lips</li> </ul> </li> </ul>	<p>\$50,000</p> <p>\$75,000</p>
<ul style="list-style-type: none"> <li>▪ <b>Eyes</b> – surgery to correct discontinuity loss of 30% or more of the periorbita (requires tissue loss) <ul style="list-style-type: none"> <li>- For each eye</li> </ul> </li> </ul>	\$25,000
<ul style="list-style-type: none"> <li>▪ <b>Facial Tissue</b> – surgery to correct discontinuity loss of the tissue in 50% or more of any of the following facial subunits: forehead, temple, zygomatic, mandibular, infraorbital or chin. (requires loss of bone or tissue) <ul style="list-style-type: none"> <li>- For each facial subunit</li> </ul> </li> </ul>	\$25,000

<b>Part I, continued</b>	
<b>Loss</b>	<b>Payment Amount</b>
<p><b>17. Coma from traumatic injury AND/OR Traumatic Brain Injury resulting in inability to perform at least 2 Activities of Daily Living (ADL)</b></p> <ul style="list-style-type: none"> <li>▪ at 15th consecutive day of coma or ADL loss</li> <li>▪ at 30th consecutive day of coma or ADL loss</li> <li>▪ at 60th consecutive day of coma or ADL loss</li> <li>▪ at 90th consecutive day of coma or ADL loss</li> </ul> <p><a href="#">View TSGLI standard for coma/TBI</a></p>	<p>\$25,000 an additional \$25,000 an additional \$25,000 an additional \$25,000</p>
<p><b>18. Hospitalization due to traumatic brain injury</b></p> <ul style="list-style-type: none"> <li>▪ at 15th consecutive day of hospitalization</li> </ul> <p><i>*Note 1:</i> Payment for hospitalization may only replace the first ADL milestone in loss 17, and payment will be made for 15-day hospitalization, coma, or the first ADL milestone, whichever occurs earlier. Once payment has been made for the first payment milestone in loss 17, there are no additional payments for subsequent 15-day hospitalization due to the same traumatic injury. To receive an additional ADL payment amount under loss 17 after payment for hospitalization in the first payment milestone, the member must reach the next payment milestones of 30, 60, or 90 days.</p> <p><i>*Note 2:</i> Duration of hospitalization includes dates on which member is transported from the injury site to a facility described in 9.20(e)(6)(xxi), admitted to the facility, transferred between facilities, and discharged from the facility.</p> <p><i>* Note 3:</i> In cases where a member is hospitalized for 15 consecutive days for a diagnostic assessment for PTSD and the assessment determines the member has PTSD and not TBI, this loss is not payable because the loss was due to illness or disease and is excluded from payment. In cases where the member is found to have TBI, or both TBI and PTSD, the loss is payable for \$25,000. In cases where the member is hospitalized for 15 consecutive days for a diagnostic assessment for TBI and the assessment determines the member has PTSD and not TBI, the member has TBI, or the member has TBI and PTSD, the loss is payable for \$25,000.</p> <p><a href="#">View TSGLI standard for hospitalization due to TBI</a></p>	<p>\$25,000</p>
<p><b>19. Genitourinary Losses</b></p> <p><i>Note 1:</i> Losses due to genitourinary injuries may be combined with each other, but the maximum benefit for genitourinary losses may not exceed \$50,000.</p> <p><i>Note 2:</i> Any genitourinary loss may be combined with other (TSGLI) injuries listed in 9.20(f)(1) through (18) and treated as one loss, provided that all losses are the result of a single traumatic event. However, the total payment may not exceed \$100,000.</p>	
<ul style="list-style-type: none"> <li>▪ <b>Anatomical loss of the penis</b> Anatomical loss of the penis is defined as amputation of the glans penis or any portion of the shaft of the penis above the glans penis (i.e. closer to the body) or damage to the glans penis or shaft of the penis that requires reconstructive surgery.</li> </ul>	<p>\$50,000</p>
<ul style="list-style-type: none"> <li>▪ <b>Permanent loss of use of the penis</b> Permanent loss of use of the penis is defined as damage to the glans penis or shaft of the penis that results in complete loss of the ability to perform sexual intercourse that is reasonably certain to continue throughout the lifetime of the member.</li> </ul>	<p>\$50,000</p>
<ul style="list-style-type: none"> <li>▪ <b>Anatomical loss of one testicle</b> Anatomical loss of the testicle(s) is defined as the amputation of, or damage to, one or both testicles that requires testicular salvage, reconstructive surgery, or both.</li> </ul>	<p>\$25,000</p>

<b>Part I, continued</b>	
<b>Loss</b>	<b>Payment Amount</b>
<ul style="list-style-type: none"> <li>▪ <b>Anatomical loss of both testicles</b> See above - Same definition as anatomical loss of one testicle.</li> </ul>	\$50,000
<ul style="list-style-type: none"> <li>▪ <b>Permanent loss of use of both testicles</b> Permanent loss of use of both testicles is defined as damage to both testicles resulting in the need for hormonal replacement therapy that is medically required and reasonably certain to continue throughout the lifetime of the member.</li> </ul>	\$50,000
<ul style="list-style-type: none"> <li>▪ <b>Anatomical loss of the vulva, uterus, or vaginal canal</b> Anatomical loss of the vulva, uterus, or vaginal canal is defined as the complete or partial amputation of the vulva, uterus, or vaginal canal or damage to the vulva, uterus, or vaginal canal that requires reconstructive surgery.</li> </ul>	\$50,000
<ul style="list-style-type: none"> <li>▪ <b>Permanent loss of use of the vulva or vaginal canal</b> Permanent loss of use of the vulva or vaginal canal is defined as damage to the vulva or vaginal canal that results in complete loss of the ability to perform sexual intercourse that is reasonably certain to continue throughout the lifetime of the member.</li> </ul>	\$50,000
<ul style="list-style-type: none"> <li>▪ <b>Anatomical loss of one ovary</b> Anatomical loss of the ovary(ies) is defined as the amputation of one or both ovaries or damage to one or both ovaries that requires ovarian salvage, reconstructive surgery, or both.</li> </ul>	\$25,000
<ul style="list-style-type: none"> <li>▪ <b>Anatomical loss of both ovaries</b> See above - Same definition as anatomical loss of one ovary.</li> </ul>	\$50,000
<ul style="list-style-type: none"> <li>▪ <b>Permanent loss of use of both ovaries</b> Permanent loss of use of both ovaries is defined as damage to both ovaries resulting in the need for hormonal replacement therapy that is medically required and reasonably certain to continue throughout the lifetime of the member.</li> </ul>	\$50,000
<ul style="list-style-type: none"> <li>▪ <b>Total and permanent loss of urinary system function</b> Total and permanent loss of urinary system function is defined as damage to the urethra, ureter(s), both kidneys, bladder, or urethral sphincter muscle(s) that requires urinary diversion and/or hemodialysis, either of which is reasonably certain to continue throughout the lifetime of the member.</li> </ul>	\$50,000

## Part II

For losses listed in Part II, payment amounts MAY NOT be combined with payment amounts in Part I - only the higher amount will be paid. The total payment amount MAY NOT exceed \$100,000 for multiple injuries resulting from a single traumatic event and members can be paid only once for the same loss for a single traumatic event. For hospitalization due to other traumatic injury (OTI), and loss of ADL due to OTI, members cannot add together separate periods of consecutive days of loss to meet each milestone. The counting of consecutive day starts over for each separate period of consecutive days' loss.

Part II	
Loss	Payment Amount
<p><b>20. Traumatic injury resulting in inability to perform at least 2 Activities of Daily Living (ADL)</b></p> <ul style="list-style-type: none"> <li>▪ at 30th consecutive day of ADL loss</li> <li>▪ at 60th consecutive day of ADL loss</li> <li>▪ at 90th consecutive day of ADL loss</li> <li>▪ at 120th consecutive day of ADL loss</li> </ul> <p><a href="#">View TSGLI standard for loss of ADL</a></p>	<p>\$25,000</p> <p>an additional \$25,000</p> <p>an additional \$25,000</p> <p>an additional \$25,000</p>
<p><b>21. Hospitalization due to traumatic injury</b></p> <ul style="list-style-type: none"> <li>▪ at 15th consecutive day of hospitalization</li> </ul> <p><i>Note 1: Payment for hospitalization may only replace the first ADL milestone in loss 20, and payment will be made for 15-day hospitalization, or the first ADL milestone, whichever occurs earlier. Once payment has been made for the first payment milestone in loss 20, there are no additional payments for subsequent 15-day hospitalization due to the same traumatic injury. To receive an additional ADL payment amount under loss 20 after payment for hospitalization in the first payment milestone, the member must reach the next payment milestones of 60, 90, or 120 days.</i></p> <p><i>Note 2: Duration of hospitalization includes dates on which member is transported from the injury site to a facility described in 9.20(e)(6)(xxi), admitted to the facility, transferred between facilities, and discharged from the facility.</i></p> <p><a href="#">View TSGLI standard for hospitalization due to traumatic injury</a></p>	<p>\$25,000</p>