

**Group Number:** 00543041

**Accident Benefit Summary**

**About Your Benefits:**

Accidents happen every day. Did you know almost 39 Million emergency room visits a year are due to an injury?<sup>1</sup> If you were injured from an accident, chances are you will have expenses that you were not anticipating-will you be prepared? Accident Insurance can help you deal with those expenses. Benefit payments can help you with your medical deductibles and co-pays, and cover household expenses like groceries, mortgage payments and childcare, which can begin to pile up if you have to take some time off from work. You are guaranteed coverage, so please enroll today!

<sup>1</sup>Injury Facts, 2011 Edition, National Safety Council.

**What Your Benefits Cover:**

**ACCIDENT**

<b>COVERAGE - DETAILS</b>	<b>Option 1: Advantage Plan</b>	<b>Option 2: Value Plan</b>
<b>Your Monthly premium</b>	\$18.00	\$14.66
You and Spouse	\$29.96	\$24.02
You and Child(ren)	\$32.94	\$26.26
You, Spouse and Child(ren)	\$44.90	\$35.62
<b>Accident Coverage Type</b>	On and Off Job	On and Off Job
<b>Portability</b> - Allows you to take your Accident coverage with you if you terminate employment. Ported Accident plan terminates at age 70.	Included	Included

**ACCIDENTAL DEATH AND DISMEMBERMENT**

<b>Benefit Amount(s)</b>	Employee \$40,000 Spouse \$20,000 Child \$10,000	Employee \$30,000 Spouse \$15,000 Child \$7,500
<b>Catastrophic Loss</b>	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
<b>Common Carrier</b>	200% of AD&D benefit	200% of AD&D benefit
<b>Common Disaster</b>	200% of Spouse AD&D benefit	200% of Spouse AD&D benefit
<b>Dismemberment</b> - Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
<b>Dismemberment</b> - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit	25% of AD&D benefit
<b>Seatbelts and Airbags</b>	Seatbelts: \$10,000 & Airbags: \$15,000	Seatbelts: \$10,000 & Airbags: \$15,000
<b>Reasonable Accommodation to Home or Vehicle</b>	\$2,500	\$2,500
<b>WELLNESS BENEFIT</b> - Per Year Limit	\$100	\$75
<b>Child(ren) Age Limits</b>	Children age birth to 26 years	Children age birth to 26 years

**FEATURES**

Accident Emergency Room Treatment	\$175	\$150
Accident Follow-Up Visit - Doctor	\$50 up to 6 treatments	\$25 up to 6 treatments

<b>FEATURES (Cont.)</b>	<b>Option 1: Advantage Plan</b>	<b>Option 2: Value Plan</b>
Air Ambulance	\$1,000	\$500
Ambulance	\$150	\$100
Appliance - Wheelchair, leg or back brace, crutches, walker, walking boot that extends above the ankle or brace for the neck.	\$125	\$100
Blood/Plasma/Platelets	\$300	\$300
Burns (2nd Degree/3rd Degree)	9 sq inches to 18 sq inches: \$0/\$2,000 18 sq inches to 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000	9 sq inches to 18 sq inches: \$0/\$2,000 18 sq inches to 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
Burn - Skin Graft	50% of burn benefit	50% of burn benefit
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child is participating in an organized sport that is governed by an organization and requires formal registration to participate.	20% increase to child benefits	20% increase to child benefits
Chiropractic Visits	\$25 per visit up to 6 visits	No Benefit
Coma	\$10,000	\$7,500
Concussions	\$75	\$50
Dislocations	Schedule up to \$4,400	Schedule up to \$3,600
Diagnostic Exam (Major)	\$150	\$100
Emergency Dental Work	\$300/Crown, \$75/Extraction	\$200/Crown, \$50/Extraction
Epidural pain management	\$100, 2 times per accident	\$100, 2 times per accident
Eye Injury	\$300	\$200
Family Care	\$20/day up to 30 days	\$20/day up to 30 days
Fracture	Schedule up to \$5,500	Schedule up to \$4,500
Hospital Admission	\$1,000	\$750
Hospital Confinement	\$225/day - up to 1 year	\$175/day - up to 1 year
Hospital ICU Admission	\$2,000	\$1,500
Hospital ICU Confinement	\$450/day - up to 15 days	\$350/day - up to 15 days
Initial Physician's office/Urgent Care Facility Treatment	\$75	\$50
Joint Replacement (hip/knee/shoulder)	\$2,500/\$1,250/\$1,250	\$1,500/\$750/\$750
Knee Cartilage	\$500	\$500
Laceration	Schedule up to \$400	Schedule up to \$300
Lodging - The hospital must be more than 50 miles from the insured's residence.	\$125/day, up to 30 days for companion hotel stay	\$100/day, up to 30 days for companion hotel stay
Occupational or Physical Therapy	\$25/day up to 10 days	\$25/day up to 10 days
Prosthetic Device/Artificial Limb	1: \$500 2 or more: \$1,000	1: \$500 2 or more: \$1,000
Rehabilitation Unit Confinement	\$150/day up to 15 days	\$150/day up to 15 days
Ruptured Disc With Surgical Repair	\$500	\$500
Surgery	Schedule up to \$1,250 Hernia: \$150	Schedule up to \$1,000 Hernia: \$125
Surgery - Exploratory or Arthroscopic	\$250	\$150
Tendon/Ligament/Rotator Cuff	1: \$500 2 or more: \$1,000	1: \$250 2 or more: \$500
Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive special treatment at a hospital or facility due to a covered accident.	\$500, 3 times per accident	\$400, 3 times per accident
X - Ray	\$30	\$20

## UNDERSTANDING YOUR BENEFITS:

- **Common Carrier** – Benefit is paid if an insured's death occurs due to an accident while riding as a fare-paying passenger in a public conveyance. If this is paid, we do not pay the Accidental Death benefit.
- **Common Disaster** – Benefit is paid if both you & your spouse die in a covered accident or separate covered accidents within the same 24 hour period.
- **Reasonable Accommodation** – Benefit is payable if a modification is required to an insured's place of residence or vehicle due to an Accidental Dismemberment or Catastrophic loss.

***This handout is for illustrative purposes only and is an approximation. If any discrepancies between this handout and your paycheck stub exist, your paycheck stub prevails.***

### Manage Your Benefits:

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

### Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00543041

## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF ACCIDENT LIMITATIONS AND EXCLUSIONS:

Employees must be working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

This proposal summarizes the major features of the Guardian Accident benefit plan. It is not intended to be a complete representation of the proposed plan. For full plan features, including exclusions and limitations, please refer to your Policy.

This proposal is hedged subject to satisfactory financial evaluation.

This plan will not pay benefits for any injury caused by or related to: declared or undeclared war, act of war or armed aggression; taking part in a riot or civil disorder; or commission of, or attempt to commit a felony; intentionally self

inflicted injury, while sane or insane; suicide, while sane or insane. The covered person being legally intoxicated. Treatment rendered or hospital confinement outside the United States or Canada. Travel of flight in any kind of aircraft including any aircraft owned by or for the employer except as a fare paying passenger on a common carrier. Participation in any kind of sporting activity for compensation or profit including coaching or officiating.

Riding in or driving any motor-driven vehicle in a race, stunt show or speed test. Participation in hang gliding, bungee jumping, sailgliding, parasailing, parakiting, ballooning, parachuting, and/or skydiving. Injuries to a dependent child received during the birth. An accident that occurred before the covered person is covered by this plan. Sickness, disease, mental infirmity or medical or surgical treatment.

*If Accident insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits.*