

Guardian AccidentGuard Adv

AccidentGuard Adv Plan Rates

Four Tier	
Employee	\$14.83
Employee/Spouse	\$23.63
Employee/Child(ren)	\$23.81
Family	\$33.61

Why an Accident Plan

Having AccidentGuard Adv provides you with an extra level of financial protection to help cover out-of-pocket medical expenses. In the event of an accident, Guardian will pay you a cash benefit for covered expenses regardless of what is paid by your medical insurance. Benefits are paid directly to you and you are free to use them to cover whatever expenses you deem fit. *This is a supplement and not a substitute for medical insurance. To enroll, comprehensive hospital, surgical and medical insurance is required.*

AccidentGuard Adv covered expenses include, but not limited to,:

- Emergency room and urgent care facility treatment
- Hospital admission and confinement as well as ICU
- Occupational or physical therapy
- Transportation such as ambulance and air ambulance
- X-rays
- Household expenses towards rent, mortgage and/or food
- Injury-related modifications to your home and/or auto

The following billing and administrative fees apply to the Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50. Rates are subject to final verification at the time of enrollment. Domestic Partner coverage is included with all carriers. Rates for Domestic Partners are the same rates for Employee/Spouse and Family. This is a summary of plan information. Please refer to the Eligibility Guidelines for further information.

Guardian AccidentGuard Adv Benefits

Accident Coverage	On & Off Job
Accidental Death and Dismemberment	
Death Benefit	Employee: \$25,000 Spouse: \$12,500 Child: \$5,000
Catastrophic Loss	Quadriplegia: 100% of AD&D Loss of speech and hearing (both ears): 100% of AD&D Loss of cognitive function: 100% of AD&D Hemiplegia: 50% of AD&D Paraplegia: 50% of AD&D
Common Carrier	200% of AD&D
Common Disaster	200% of Spouse AD&D benefit
Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D
Seatbelts and Airbags	Seatbelts: \$10,000, Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500
Accident Emergency Treatment	\$175
Accident Follow-Up Visit - Doctor	\$50 up to 6 treatments
Air Ambulance	\$1,000
Ambulance	\$150
Appliance	\$125
Blood/Plasma/Platelets	\$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
Burn – Skin Graft	50% of burn benefit
Child Organized Sport	20% increase to child benefits
Chiropractic Visits	\$25 per visit up to 6 visits
Coma	\$10,000
Concussions	\$75
Dislocations	Schedule up to \$4,400
Diagnostic Exam (Major)	\$150
Emergency Dental Work	\$300/Crown \$75/Extraction
Epidural pain management	\$100, 2 times per accident
Eye Injury	\$300
Family Care	\$20/day up to 30 days
Fracture	Schedule up to \$5,500

Hospital Admission	\$1,000
Hospital Confinement	\$165/day, up to 1 yr
Hospital ICU Admission	\$2,000
Hospital ICU Confinement	\$165/day – up to 15 days
Initial Physician's office/Urgent Care Facility Treatment	\$75
Knee Cartilage	\$500
Joint Replacement (hip/knee/shoulder)	\$2,500/\$1,250/\$1,250
Laceration	Schedule up to \$400
Lodging	\$125/day, up to 30 days for companion hotel stay
Occupational or Physical Therapy	\$25/day up to 10 days
Prosthetic Device/Artificial Limb	1: \$500 2 or more: \$1,000
Rehabilitation Unit Confinement	\$150/day up to 15 days
Ruptured Disc with Surgical Repair	\$500
Surgery (Cranial, Open Abdominal, Thoracic)	Hernia: \$150
Surgery – Exploratory or Arthroscopic	\$250
Tendon/Ligament/Rotator Cuff	1: \$500 2 or more: \$1,000
Transportation	\$500, 3 times per accident
X-Ray	\$30

The benefits listed are payable if the service, treatment or procedure is due to injuries incurred in a covered accident.

In force Major Medical coverage is required for employee, spouse and child in order to elect Accident coverage in this state.

Appliance – Benefit is paid if a wheelchair, leg or back brace, crutches, walker, walking boot that extends above the ankle or brace for the neck is prescribed by a physician as necessary due to an injury sustained as the result of a covered accident.

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. This benefit is only payable if child coverage is included on the plan.

Family Care – Benefit is payable for each child attending a Child Care center while the insured is confined to the hospital, ICU or Alternate Care or Rehabilitative facility due to injuries sustained in a covered accident.

Lodging – Benefit is paid for a companion's hotel stay while the insured is confined to the hospital as the result of a covered accident. The hospital must be more than 50 miles from the insured's residence.

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.

Summary of plan limitations and exclusions:

- Employees must be legally 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.
- 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 or attempted suicide, while sane or insane.
- The covered person being legally intoxicated
- Treatment rendered or hospital confinement outside the United States or Canada.
- Travel or 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, sail gliding, 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.
- Guardian's Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY.