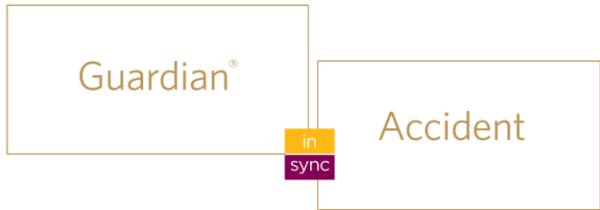


ACCIDENT INSURANCE



Douglas County

Accidents happen

Fortunately, we can help with unexpected expenses

Guardian Accident Insurance helps offset the costs associated with both minor and major off-the-job accidents:

- For every covered accident, Guardian can pay a benefit based on the injury you sustain and the various treatments and/or services received, regardless of what is covered by medical insurance.
- Plus, Guardian Accident Insurance will increase covered benefits by 20% for a child who has an accident while playing organized sports.*

See next page for a schedule of paid benefits and monthly rates.

A benefit when you need it

Consider some of the unexpected costs that may result from an accident such as travel to treatment centers, child care while recovering, household expenses while you can't work, or even modifications to a home or automobile. Payments are made directly to the employee and can be used for any purpose — even everyday expenses like groceries, rent and mortgage.

Enroll today

During this enrollment, you and your family are guaranteed coverage:

- No health questions
- Family coverage available
- Convenient payroll deductions
- Portable

DID YOU KNOW?

1 out of 5 people receive emergency room treatment annually¹

\$17,749 is the average out-of-pocket medical bills and that's not including the loss of earnings of the injured and their spouses²

62% of bankruptcies are the result of medical causes despite 76% of those claiming bankruptcy had medical insurance³

1 www.cdc.gov/nchs/data/nhis/earlyrelease/emergency_room_use_january-june_2011.pdf; 2 "Study Links Medical Costs and Personal Bankruptcy," Bloomberg Business Week, June 4, 2009; 3 Duke University Medical Center, 2011 <http://clearhealthcosts.com/tag/duke-university-medical-center>

Monthly Premiums	Value Plan	Premier Plan
Employee Only	\$12.25	\$16.75
Employee + Spouse	\$24.50	\$33.50
Employee + Children	\$28.55	\$40.85
Employee + Family	\$40.80	\$57.60

*The child must be insured by the plan on date the accident occurred. The child must be 18 years of age or younger.

COVERED EVENTS	Value Plan	Accident Plan
Accidental Death & Dismemberment		
Death Benefit – Employee	\$25,000	\$50,000
Death Benefit – Spouse	\$5,000	\$12,500
Death Benefit – Child	\$5,000	\$5,000
Paralysis	Up to 100% of death benefit	
Loss of speech and hearing	100% of death benefit	
Common Carrier	200% of death benefit	
Common Disaster	200% of spouse death benefit	
Loss of hand, foot, sight, fingers, toes	Single: 50% of death benefit; Multiple 100% of death benefit	
Seatbelts and Airbags	Seatbelts: \$10,000 Airbags: \$15,000	Seatbelts: \$10,000 Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500	\$2,500
Initial Transportation & Treatment		
Air / Ground Ambulance (<50 miles away)	\$500/\$100	\$1,500/\$200
Transportation	\$400 3 x per accident	\$600 3 x per accident
Accident ER Treatment / Urgent Care or Office	\$150/\$50	\$175/\$75
Diagnostic Exam (Major) / X-ray	\$100/\$20	\$150/\$20
Injury Diagnosis		
Coma / Concussions	\$7,500/\$50	\$10,000/\$75
Burns (2nd Degree/3rd Degree)	Up to \$12,000	Up to \$12,000
Burn – Skin Graft	50% of burn benefit	
Dislocations	Up to \$3,600	Up to \$4,400
Eye Injury	\$200	\$300
Fractures (Bone)	Up to \$4,500	Up to \$5,500
Knee Cartilage	\$500	\$500
Laceration	Up to \$300	Up to \$400
Tendon/Ligament/Rotator Cuff	1: \$250; 2 or more: \$500	1: \$500; 2 or more: \$1,000
Hospitalization		
Hospital Admission / ICU Admission	\$750/\$1,500	\$1,000/\$2,500
Hospital Confinement	\$175 per day – up to 1 year	\$225 per day – up to 1 year
ICU Confinement	\$350 per day – up to 15 days	\$450 per day – up to 15 days
Treatments & Family Care		
Appliance ¹ , Blood/Plasma/Platelets, Emergency Dental Work, Epidural Anesthesia for Pain, Joint Replacement, Artificial Limb, Rehabilitation Unit Confinement, Ruptured Disc Surgical Repair, Surgeries	Additional benefits paid for these treatments. Please refer to plan policy for details.	
Family Care ²	\$20 per day up to 30 days	\$20 per day up to 30 days
Lodging	\$100 per day up to 30 days	\$125 per day up to 30 days
Follow-Up		
Accident Follow-Up Visits – Doctor	\$25 per visit up to 6 visits	\$50 per visit up to 6 visits
Chiropractic Visits	No Benefit	\$25 per visit up to 6 visits
Occupational or Physical Therapy	\$25 per day up to 10 days	\$25 per day up to 10 days
Wellness		
Wellness Benefit (see policy for covered events) ³	\$50 per covered person, per year	\$50 per covered person, per year

1 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. 2 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. 3 Wellness benefit includes coverage for routine screenings and procedures such as well visits, mammograms, colonoscopies, pap smears, PSA tests, completion of smoking cessation and weight loss programs, immunizations and many more.

Guardian Accident Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.



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