



# An accidental injury can seriously cost you

## Help protect yourself from unexpected medical costs

If you and your family are active, chances are, you're no stranger to a hospital emergency room. Even with medical insurance, a fall while bicycle riding or your child's sprained ankle at soccer practice can cost you a bundle in out-of-pocket expenses. Are you financially prepared for all of the medical and non-medical costs of treatment and recovery from a serious injury?

### Financial support to help get you back on your feet

- No matter what kind of medical coverage you have, you may have out-of-pocket costs that could really set you back financially.
- Guardian® pays you cash benefits based on covered injuries, treatments and services.
- Payments go directly to you, and can help pay for other expenses, like traveling to the hospital, childcare and lost income from missed work.
- "Child Organized Sport" benefit pays you an extra 25% cash benefit for each accident when the dependent child is injured while playing an organized sport.<sup>1</sup>
- Rainy Day Fund continues to pay you a benefit even when you have exhausted a frequency limitation on a particular accident benefit.<sup>2</sup>

### An example of how Accident Insurance works<sup>3</sup>

While Sue was hiking in a local park, she fell and tore cartilage in her knee. She went to the hospital emergency room for treatment and stayed overnight. The doctor gave her a brace and scheduled her for a follow up visit. See how Accident Insurance offset Sue's expenses:

Ambulance	\$300	Knee Brace	\$100
Hospital Admission	\$750	X-Ray	\$50
Emergency Room Visit	\$150	Knee Cartilage Tear	\$500
Hospital Confinement (1 Day)	\$175	6 Follow-Up Visits	\$150
Medical Resonance Imaging (MRI)	\$200		

**Total cash benefit paid for covered services: \$2,375**

### Accident Insurance with Guardian is easy

- No health questions to answer and convenient payroll deductions.
- Helps protect your savings when the unexpected occurs.
- Take the coverage with you if you change jobs or retire.

## Learn more about Accident Insurance at [guardianlife.com](https://guardianlife.com)

The Guardian Life Insurance  
Company of America  
New York, NY

[guardianlife.com](https://guardianlife.com)

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### Accident Insurance is a smart choice for:

- Families with an active lifestyle
- Your children while playing organized sports<sup>1</sup>
- Anyone concerned about covering out of pocket medical expenses

### Accident Insurance Rates

Employee	\$19.90
Employee & Spouse	\$28.30
Employee & Child	\$31.50
Family	\$39.90

1. Child must be insured by the plan on the date the accident occurred and must be 18 years of age or younger. 2. The Rainy Day Fund does not apply to benefits without frequency limitation or wellness claims. See plan documents for covered benefits. 3. For illustrative purposes only. See your plan for specific coverage amounts and details. Guardian Accident Insurance is underwritten and issued 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. This policy provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE –THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America®. ©Copyright 2020 The Guardian Life Insurance Company of America. Policy Form #GP-1-ACC-18, GP-1-AC-BEN-12, et al.; GP-1-LAH-12R.

Accident Insurance Benefit	Employee Coverage*
Accident Coverage Type	On and Off Job
Ambulance/Air Ambulance	\$300/\$1,500
Blood/Plasma/Platelets	\$300
Burns (2 <sup>nd</sup> Degree / 3 <sup>rd</sup> 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	25% increase to child benefits
Chiropractic Visits	\$25 per visit up to 6 visits
Coma	\$7,500
Concussions/Concussion Baseline Study	\$200/ \$25
Diagnostic Exam (Major)	\$200
Dislocations	Schedule up to \$4,000
Doctor Follow Up Visits	\$25 up to 6 treatments
Emergency Dental Work	\$200/Crown; \$50/Extraction
Emergency Room Treatment	\$150
Epidural Anesthesia Pain Management	\$100, 2 times per accident
Eye Injury	\$200
Family Care	\$20/day up to 30 days
Fractures	Schedule up to \$5,000
Gun Shot Wound	\$500
Hospital Admission/ Hospital Confinement	\$750/ \$175/day – up to 1 year
Hospital ICU Admission/ Hospital ICU Confinement	\$1,500/\$350/day – up to 15 days
Initial Doctor's Office/ Urgent Care Facility Treatment	\$75
Joint Replacement (hip/knee/shoulder)	\$1,500/\$750/\$750
Knee Cartilage	\$500
Laceration	Schedule up to \$300
Lodging	\$100/day, up to 30 days for companion hotel stay
Medical Appliance	Schedule up to \$400
Outpatient Therapies	\$25 day, up to 10 days
Post-Traumatic Stress Disorder	\$300
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)	\$1,000 (Hernia: \$200)
Surgery – Exploratory or Arthroscopic	\$150
Tendon/Ligament/Rotator Cuff	1: \$250; 2 or more: \$500
Transportation	\$0.50 per mile, limited to \$400, 3 times per accident
Traumatic Brain Injury	\$3,000
X-Ray	\$50
Wellness Benefit	Provides a \$50 per year benefit for completing certain routine wellness screenings or procedures
<b>Accidental Death and Dismemberment:</b>	
Death Benefit	Employee: \$15,000, Spouse: \$15,000, Child: \$7,500
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
Hand, Foot, Sight	Single: 50% of AD&D benefit; Multiple: 100% of AD&D benefit
Thumb/Index Finger	
Same Hand, Four Fingers	25% of AD&D
Same Hand, All Toes	
Same Foot	
Seatbelt and Airbags	Seatbelts: \$10,000; Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500
Rainy Day Fund	Benefit Amount: \$300; Rollover Maximum: \$150; Fund Maximum: \$600

\*The content and plan information contained in this document is provided to you by your Plan Sponsor, and KBS, and is for illustration purposes only. If you have questions about the actual terms of coverage including any applicable limits and exclusions, please contact your plan administrator for a copy of Certificate of Coverage issued by Guardian, or the Summary Plan Description. The Policy of Group Insurance and the Certificate of Coverage provide the terms of your coverage, and control in the event of any conflict with any other documents.

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SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS 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 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, sailgliding, parasailing, parachuting, ballooning, parachuting, and/or skydiving • Job related or on the job injuries • 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 • 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 one year ; or (b) in an area under travel warning by the U.S. Department of State, subject to state specific variations. • A pre-existing condition includes any condition for which an employee, in the specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. State variations may apply. This applies to the Disability or Hospital Confinement Sickness riders only. • 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.