

Personal Accident

The Guardian Life Insurance Company of America

Primary Benefits	
Accidental Death and Dismemberment	Employee: \$10,000 Spouse: \$5,000 Child: \$5,000
Quadriplegia; loss of speech and hearing (both ears); Hemiplegia/Paraplegia	100% of AD&D 50% of AD&D
Common Carrier	200% of AD&D
Common Disaster	200% of Spouse AD&D

Other Benefits	
Accident Emergency Treatment	\$150
Accident Follow Up Visit (Dr.)	\$25 up to 6 treatments
Ambulance	\$100
Appliance	\$100
Burns (2nd/3rd degree)	\$1,000-\$12,000
Concussion	\$50
Diagnostic Exam (Major)	\$100
Emergency Dental Work	\$200/Crown; \$50 Extraction
Eye Injury	\$200
Hospital Admission	\$750
Hospital Confinement	\$175/day up to 1 year
ICU Admission	\$1,500
ICU Confinement	\$350/day up to 15 days
Lodging	\$100/day, up to 30 days for companions stay
Occupational or Physical Therapy	\$25/day for 10 days
Surgery (Cranial, Open Abdominal, Thoracic)	\$1,000 (Hernia \$125)
Tendon/Ligament/Rotator Cuff	1: \$250; 2+: \$500
X-Ray	\$20.00
Child Organized Sports	20% increase to Child Benefit

Rate (After Tax) per Paycheck	
Single	\$3.54
Employee + Spouse	5.82
Employee + Child(ren)	6.10
Family	8.38

This is an outline of benefits only and is not a complete list of all plan parameters. The plan certificate contains complete details and is the governing document for benefits parameters.