

GUARDIAN PRODUCT OVERVIEW

Accident

Provides a cash benefit for <i>On and Off the job injuries</i>	Fractures, Burns, Dislocations, etc. X-ray and Major Diagnostic Exam Benefit Physical Therapy / Crutches / Appliances Emergency Care Initial Accident Treatment, Ambulance X-Rays, Diagnostic CT, CAT, MRI or EEG Blood, Plasma or Platelets Processing Follow-Up Treatment, Physical, Occupational or Speech Therapy Prescription Medication, Appliances Residence/Vehicle Modification, Lodging
Hospitalization Admission Benefit \$1,500 +\$300 per day	
ICU Admission Benefit \$3,000 + \$600 per day	
Emergency Room/Urgent Care \$300/\$125	
Pays additional 25% if a child is injured during an organized sporting event	
\$50 Wellness Benefit (per insured)	
Accidental-Death Benefit Employee-\$60,000 Spouse - \$30,000 Child- \$15,000	

**This is a brief overview of the plan. Please see the benefits booklet for the complete list of benefits.*

Monthly Cost

Employee	\$14.36
Employee & Spouse	\$22.43
Employee & Children	\$22.49
Family	\$30.56

Hospital

Coverage for Sickness and Injuries

Hospitalization / ICU Admission Benefit \$3,000 (2 per year per insured)
 Daily Hospital / ICU Confinement Benefit \$200 per day (15 days per insured)

3 month look back for pre-existing conditions

Monthly Cost

Employee	\$35.25
Employee & Spouse	\$71.72
Employee & Children	\$58.52
Family	\$94.99

Critical Illness

Provides a lump sum payout if diagnosed with a specific illness	100% payout Cancer / Heart Attack / Stroke / Coma / Paralysis / Kidney Failure / Organ Transplant / Advanced Parkinson's Advanced Alzheimer's / Benign Brain Tumor / ALS Occupational HIV / Loss of Speech / Loss of Hearing / Loss of Sight / Multiple Sclerosis / Severe Burns
\$5,000 - \$30,000 options available \$50 wellness Benefit Guaranteed Issue up to \$20,000 Children coverage at no extra cost!	
<i>*12 month look back for pre-existing conditions*</i>	30% : Coronary Artery Bypass Surgery / Non- Invasive Cancer

		Monthly Premiums Displayed					
		Election Cost Per Age Bracket					
		< 30	30-39	40-49	50-59	60-69	70+ ¹
\$5,000 Benefit Amount							
Employee	\$5,000	\$1.80	\$3.50	\$7.05	\$13.70	\$23.20	\$39.50
Spouse	\$2,500	\$0.90	\$1.75	\$3.53	\$6.85	\$11.60	\$19.75
\$10,000 Benefit Amount							
Employee	\$10,000	\$3.60	\$7.00	\$14.10	\$27.40	\$46.40	\$79.00
Spouse	\$5,000	\$1.80	\$3.50	\$7.05	\$13.70	\$23.20	\$39.50
\$15,000 Benefit Amount							
Employee	\$15,000	\$5.40	\$10.50	\$21.15	\$41.10	\$69.60	\$118.50
Spouse	\$7,500	\$2.70	\$5.25	\$10.58	\$20.55	\$34.80	\$59.25
\$20,000 Benefit Amount							
Employee	\$20,000	\$7.20	\$14.00	\$28.20	\$54.80	\$92.80	\$158.00
Spouse	\$10,000	\$3.60	\$7.00	\$14.10	\$27.40	\$46.40	\$79.00
\$25,000 Benefit Amount							
Employee	\$25,000	\$9.00	\$17.50	\$35.25	\$68.50	\$116.00	\$197.50
Spouse	\$12,500	\$4.50	\$8.75	\$17.63	\$34.25	\$58.00	\$98.75
\$30,000 Benefit Amount							
Employee	\$30,000	\$10.80	\$21.00	\$42.30	\$82.20	\$139.20	\$237.00
Spouse	\$15,000	\$5.40	\$10.50	\$21.15	\$41.10	\$69.60	\$118.50