



+++++ Accidents happen

+++++ Fortunately, we can help with unexpected expenses

+++++ Guardian Accident Insurance helps offset the cost associated with both minor and major 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.
- +++++ • **Special Feature:** 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

+++++ *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	Advantage Plan
Initial Transportation & Treatment	
Air / Ground Ambulance (<50 miles away)	\$1,000/\$150
Transportation	\$500 3 x per accident
Accident ER Treatment / Urgent Care or Office	\$175/\$75
Diagnostic Exam (Major) / X-ray	\$150/\$30
Injury Diagnosis	
Coma / Concussions	\$10,000/\$75
Burns (2nd Degree/3rd Degree)	Up to \$12,000
Burn – Skin Graft	50% of Burn benefit
Dislocations	Up to \$4,400
Eye Injury	\$300
Fractures (Bone)	Up to \$5,500
Knee Cartilage	\$500
Laceration	Up to \$400
Tendon/Ligament/Rotator Cuff	\$500 to \$1,000
Hospitalization	
Hospital Admission/ ICU Admission	\$1,000/\$2,000
Hospital Confinement	\$225 per day
ICU Confinement	\$450 per day
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 Money paid for these treatments. Please refer to plan summary for details.
Family Care ²	\$20 per day
Lodging	\$125 per day
Follow-Up	
Accident Follow-Up Visits – Doctor	\$50 per visit up to 6 visits
Occupational or Physical Therapy	\$25 per day up to 10 days

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.

Benefits Claim Example

Fractured arm and torn knee cartilage	
COVERED EVENTS	Benefit Paid
Ambulance	\$150
Emergency Room Visit	\$175
Medical Resonance Imaging (MRI)	\$150
X-Ray	\$30
Fractured arm (open)	\$770
Knee Cartilage Tear	\$500
Arthroscopic Surgery	\$250
Knee Brace (appliance)	\$125
Physical Therapy (10 visits)	\$250
Follow-up visits with doctor (4 visits)	\$200
TOTAL BENEFIT PAID UNDER POLICY	\$2,600

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.



GUARDIAN®

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 All Erection & Crane Rental is offering Guardian's Accident Insurance to its members.

24 Hour Coverage	
Tier	Monthly Rates
Employee	\$17.27
Employee and Spouse	\$26.59
Employee and Child	\$26.78
Family	\$36.10

Child Organized Sport

Pays an additional 20% to ALL benefits if a child is injured while playing organized sports for either a school team or an organization that requires a registration to participate.

***Child must be covered to be eligible**

ANNUAL WELLNESS BENEFIT

For Employees & Covered Family Members

This plan pays you \$50 once per calendar year per person insured for receiving one or more approved covered wellness screenings or for an annual physical/ well child visit. See schedule for list of covered procedures.