



Group Policy #: 00522587

FINANCIAL SERVICES INSTITUTE, INC.

ALL ELIGIBLE MEMBERS

Active FSI Membership required to initiate and maintain coverage

ACCIDENT INSURANCE PLAN HIGHLIGHTS

Here you'll find summary information about your Member Accident Insurance Benefit Plan.

Benefit information illustrated within this material reflects the plan covered by Guardian as of 03/01/2016

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Accident Benefit Summary

About Your Benefits:

Accidents happen every day. Did you know almost 39 Million emergency room visits a year are due to an injury?¹ If you were injured from an accident, chances are you will have expenses that you were not anticipating-will you be prepared? Accident Insurance can help you deal with those expenses. Benefit payments can help you with your medical deductibles and co-pays, and cover household expenses like groceries, mortgage payments and childcare, which can begin to pile up if you have to take some time off from work. You are guaranteed coverage, so please enroll today!

¹Injury Facts, 2011 Edition, National Safety Council.

What Your Benefits Cover:

ACCIDENT		
COVERAGE - DETAILS	Option 1: Value Plan	Option 2: Premier Plan
Your Monthly premium	\$11.50	\$20.09
You and Spouse	\$18.85	\$32.75
You and Child(ren)	\$19.33	\$32.39
You, Spouse and Child(ren)	\$26.68	\$45.05
Accident Coverage Type	Off Job	Off Job
Portability - Allows you to take your Accident coverage with you if you terminate employment. Ported Accident plan terminates at age 70.	Included	Included
ACCIDENTAL DEATH AND DISMEMBERMENT		
Benefit Amount(s)	Employee \$10,000 Spouse \$5,000 Child \$5,000	Employee \$50,000 Spouse \$25,000 Child \$5,000
Catastrophic Loss	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
Common Carrier	200% of AD&D benefit	200% of AD&D benefit
Common Disaster	200% of Spouse AD&D benefit	200% of Spouse AD&D benefit
Dismemberment - Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
Dismemberment - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit	25% of AD&D 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
Child(ren) Age Limits	Children age birth to 26 years	Children age birth to 26 years
FEATURES		
Accident Emergency Room Treatment	\$150	\$200
Accident Follow-Up Visit - Doctor	\$25 up to 6 treatments	\$75 up to 6 treatments
Air Ambulance	\$500	\$1,500

FEATURES (Cont.)	Option 1: Value Plan	Option 2: Premier Plan
Ambulance	\$100	\$200
Appliance - Wheelchair, leg or back brace, crutches, walker, walking boot that extends above the ankle or brace for the neck.	\$100	\$125
Blood/Plasma/Platelets	\$300	\$300
Burns (2nd Degree/3rd 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	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	50% of burn benefit
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child is participating in an organized sport that is governed by an organization and requires formal registration to participate.	20% increase to child benefits	20% increase to child benefits
Chiropractic Visits	No Benefit	\$50 per visit up to 6 visits
Coma	\$7,500	\$12,500
Concussions	\$50	\$100
Dislocations	Schedule up to \$3,600	Schedule up to \$4,800
Diagnostic Exam (Major)	\$100	\$200
Emergency Dental Work	\$200/Crown, \$50/Extraction	\$400/Crown, \$100/Extraction
Epidural pain management	\$100, 2 times per accident	\$100, 2 times per accident
Eye Injury	\$200	\$300
Family Care	\$20/day up to 30 days	\$20/day up to 30 days
Fracture	Schedule up to \$4,500	Schedule up to \$6,000
Hospital Admission	\$750	\$1,250
Hospital Confinement	\$175/day - up to 1 year	\$250/day - up to 1 year
Hospital ICU Admission	\$1,500	\$2,500
Hospital ICU Confinement	\$350/day - up to 15 days	\$500/day - up to 15 days
Initial Physician's office/Urgent Care Facility Treatment	\$50	\$100
Joint Replacement (hip/knee/shoulder)	\$1,500/\$750/\$750	\$3,500/\$1,750/\$1,750
Knee Cartilage	\$500	\$750
Laceration	Schedule up to \$300	Schedule up to \$500
Lodging - The hospital must be more than 50 miles from the insured's residence.	\$100/day, up to 30 days for companion hotel stay	\$150/day, up to 30 days for companion hotel stay
Occupational or Physical Therapy	\$25/day up to 10 days	\$35/day up to 10 days
Prosthetic Device/Artificial Limb	1: \$500 2 or more: \$1,000	1: \$750 2 or more: \$1,500
Rehabilitation Unit Confinement	\$150/day up to 15 days	\$150/day up to 15 days
Ruptured Disc With Surgical Repair	\$500	\$750
Surgery	Schedule up to \$1,000 Hernia: \$125	Schedule up to \$1,500 Hernia: \$200
Surgery - Exploratory or Arthroscopic	\$150	\$350
Tendon/Ligament/Rotator Cuff	1: \$250 2 or more: \$500	1: \$750 2 or more: \$1,500
Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive special treatment at a hospital or facility due to a covered accident.	\$400, 3 times per accident	\$600, 3 times per accident
X - Ray	\$20	\$40

UNDERSTANDING YOUR BENEFITS:

- Common Disaster – Benefit is paid if both you & your spouse die in a covered accident or separate covered accidents within the same 24 hour period.
- Reasonable Accommodation – Benefit is payable if a modification is required to an insured's place of residence or vehicle due to an Accidental Dismemberment or Catastrophic loss.

This summary is for illustrative purposes only and is an approximation.

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF ACCIDENT LIMITATIONS AND EXCLUSIONS:

Members must be working in the United States in order to be eligible for coverage. Underwriting must approve coverage for Members on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

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.

This proposal is hedged subject to satisfactory financial evaluation.

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, while sane or insane. The covered person being legally intoxicated. Treatment rendered or hospital confinement outside the United States or Canada. Travel of 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, parakiting, ballooning, parachuting, and/or skydiving. 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.

If Accident insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits.