

ACCIDENT INSURANCE

Group Accident Insurance Plan
Marketed by 5Star Life Insurance Company



Protecting your family and your financial security

Group Accident Insurance Plan provides cash benefits for medical treatment received for covered accidents, injuries, ambulance services, hospitalization, or accidental death. The plan pays regardless of what your primary insurance covers with no coordination of benefits. The benefit is paid directly to you to help cover unexpected out-of-pocket expenses while you recover – deductibles, co-pays, childcare, and other non-medical bills.

WHAT'S COVERED

Treatment: for an accident that results in broken bone(s) or dislocation as well as tendon and ligament damage, ruptured discs, burns, lacerations, and more. In the case of multiple injuries, only one benefit is paid.

Ambulance: for ground ambulance service and emergency air transportation to a hospital or between medical facilities.

Daily Hospital Confinement: for hospital room or ICU charges up to the benefit selected when the injury is a result of a covered accident.

WELLNESS MATTERS

The plan has an annual wellness benefit payable to each covered individual when you complete one of the 23 covered tests. The \$50 benefit is payable directly to you regardless of the expense incurred, if any.

FAMILY PROTECTION

Coverage for your spouse and children is available so protecting the whole family is easy.

Monthly Rates	Level 2
Employee	\$15.69
Employee and spouse	\$23.53
Employee and child(ren)	\$28.26
Family	\$35.32

How the coverage works

Chris dislocates his ankle hiking over the weekend. The accident requires a trip to the Emergency Room by ambulance, as well as doctors care, crutches, and physical therapy. Fortunately, he purchased accident insurance which provides a cash benefit while he recovers.

For this injury, the plan would pay \$2,675 directly to Chris, as shown on the chart to the right.

BENEFIT	PAID TO POLICYHOLDER
Ambulance	\$100
ER visit	\$200
Reset dislocation	\$2,000
Crutches	\$150
Physical therapy	\$25 per visit (up to 6 visits per year)
Follow-up visit	\$75
Total	\$2,675

For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your agent or contact 5Star Life Insurance Company.

Example provided for illustrative purposes only.
Products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI.
Policy form series NACCPOL 3/10
National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.



Level Two Benefits

AD&D – Loss of Life		\$50,000
Common Carrier Benefits		\$100,000
Spouse Loss of Life benefits		50% of EE
Child Loss of Life benefits		25% of EE
Dismemberment Benefits		
Both hands, both feet, sight of both eyes, or any combination of two or more		\$20,000
Loss of one hand or arm		\$10,000
Loss of one foot or leg		\$10,000
Loss of sight in one eye		\$10,000
Quadriplegia		\$12,500
Paraplegia		\$7,500
Hemiplegia (both limbs on one side)		\$7,500
Uniplegia		\$5,000
Loss of two or more fingers, toes or any combination of two or more losses		\$3,000
Loss of one finger or toe		\$1,500
Spouse Dismemberment benefits		50% of EE
Child(ren) Dismemberment benefits		25% of EE
Catastrophic Accident		
Loss of sight in both eyes		\$50,000
Loss of use of one arm and one leg		\$500
Loss of both hands and arms		\$500
Loss of both feet or legs		\$500
Loss of one hand and one foot		\$500
Loss of hearing of both ears		\$50,000
Loss of the ability to speak		\$50,000
Spouse Catastrophic benefits		50% of EE
Child Catastrophic benefits		25% of EE
Age Reduction @ age 69		50%
Dislocation Benefits		
Hip		\$5,000
Knee (except patella)		\$2,500
Ankle bones		\$2,000
Collarbone (sternoclavicular)		\$1,200
Lower Jaw, Shoulder, Elbow or Wrist		\$700
Hand bones		\$700
Collarbone (Acromioclavicular & separation)		\$250
One finger or one toe		\$250
Spouse Dislocation benefits		100%
Child(ren) Dislocation benefits		100%
Dislocation treatment w/o anesthesia		25% of benefit
Fracture Benefits		
Skull-depressed (not bones of face/nose)		\$5,000
Skull-simple (not bones of face/nose)		\$2,500
Hip or thigh		\$3,500
Pelvis, Vertebrae, Leg (tibia/fibula)		\$2,000
Vertebral processes		\$700
Arm, between shoulder and elbow		\$850
Upper jaw, Maxilla (not Alveolar proc.)		\$850
Shoulder blade, Collarbone		\$700
Knee cap, Ankle, Foot		\$700
Forearm, hand or wrist		\$700
Lower Jaw (not Alveolar process)		\$700
Rib		\$500
Bones of face or nose		\$850
Finger, Toe		\$150
Coccyx		\$500

Fracture Benefits (cont'd)		
Spouse Fracture benefits		100%
Child(ren) Fracture benefits		100%
Dislocation Type		Both
Fractured diag. as Chip Fracture		25%
Hospital and Medical Benefits		
Hospital Admission – per admission		\$1,000
Daily Hospital confinement		\$300
Max days per confinement		180 days
Daily Hospital ICU confinement		\$750
Confinement from accident within...		3 months
Max days per confinement		10 days
Recurrence treated as continuation...		30 days
Ambulance (ground service)		\$100
Ambulance (air service)		\$500
Ground ambulance within...		90 days
Outpatient medical expenses		\$300
Blood, plasma, platelets		\$300
ER Treatment		\$200
Burn Benefits		
2nd degree (36% of body surface)		\$1,000
3rd degree (9 – 34 square inches)		\$2,000
3rd degree (35+ square inches)		\$12,500
Burn treatment within...		72 hours
Skin grafts		25% burn benefits
Laceration Benefits		
Laceration up to 2" stitches		\$75
Laceration 2 – 6" stitches		\$250
Laceration over 6" stitches		\$500
Laceration repaired without stitches		\$50
Other Benefits		
Concussion		\$150
Emergency Dental extraction		\$75
Emergency Dental repair work		\$200
Eye injury, removal of foreign body		\$250
Exploratory Arthroscopic Surgery		\$150
Physical Therapy – per visit		\$25
Maximum visits per Accident		6
Accident follow up treatment w/in 90 days of a covered accident		\$75
Appliances		\$150
Prosthesis device / artificial limb		\$600
More than one prosthesis or limb		\$1,250
Wellness Benefit per insured (includes vaccinations and sports physicals)		\$50
Frequency		1
Transportation (more than 100 miles)		\$400
Lodging		\$150
Tendons/Ligaments/Rotator Cuff		
Repair of one		\$500
Repair of more than one		\$700
Ruptured Disc		
During 1st year of coverage		\$250
Thereafter		\$500
Torn Knee Cartilage		
During 1st year of coverage		\$300
Thereafter		\$600
Treatment from Accident within...		60 days