



More Flexibility and Easier Enrollment

Guardian's Accidental Death and Dismemberment plans

Our highly affordable Accidental Death and Dismemberment (AD&D) plans can be offered standalone or tied to voluntary life and/or added to basic life. As an additional benefit, TravelAid* services can be added to our basic and/or voluntary life coverage to protect employees if a sudden illness or security incident occurs while they are away from home.

Guardian offers two types of AD&D insurance for employee only or family coverage:

Standard AD&D	Enhanced AD&D
Provides traditional coverage for specific accidental losses without common carrier benefits.	Enhanced provides traditional AD&D coverage with common carrier benefits and the following additional benefits: <ul style="list-style-type: none"> Catastrophic Loss Seatbelt and Airbag Repatriation Day Care Expense Child Education Spousal Education & Retraining

Benefits payable for losses:

Covered Loss (For both Standard & Enhanced AD&D)	% of AD&D Benefit	Catastrophic Loss Benefits (Enhanced AD&D only)	% of AD&D Benefit
Loss of life	100%	Quadriplegia (total paralysis of upper and lower limbs, bilaterally)	100%
Loss of hand	50%	Loss of speech and hearing (both ears)	100%
Loss of a foot	50%	Loss of cognitive function	100%
Loss of sight in one eye	50%	Comatose state in excess of one month	100%
Loss of thumb and index finger of same hand	25%	Hemiplegia (total paralysis of upper and lower limbs, unilaterally)	50%
		Paraplegia (total paralysis of both lower limbs)	50%

Flexible coverage options:

	AD&D With Basic Life	Tied to Voluntary Life	Standalone AD&D
Employee	100% or 200% of Employees Basic Life amount	100% of Employees Vol. Life amount*	Sold as % of salary, increments or flat amounts from \$10,000 to \$500,000**
Spouse/Child(ren)***	N/A	100% of Employees Vol. Life amount	Sold as a % or up to a % of employee's salary, increments or flat amounts
Reduction of Benefits	Standard reduction: 35% at age 65, additional 25% at age 70; additional 15% at age 75; and a final 10% reduction at age 80. Other options available.		

Contact your Guardian Group Sales Representative for more information.

* TravelAid services are provided by Integrated Behavioral Health, Inc., and Medex. The Guardian Life Insurance Company of America (Guardian) does not provide any part of TravelAid services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. Guardian and IBH reserve the right to discontinue TravelAid at any time. ** Employee coverage will be limited to \$500,000. Higher limits available with UWV approval *** Spouse and child(ren) coverage must not exceed a certain % of employee's amount and may vary by state. We pay no benefits for any loss caused by: willful self-injury; by sickness, disease or medical treatment; by participating in civil disorder or committing a felony; by duties performed as a crew member on an aircraft; by declared or undeclared war or act of war or armed aggression; while a member of any armed force; while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescribed controlled substance. GP-1-R-ADCL1-00 et al. A loss may be defined as death, quadriplegia, loss of speech and hearing, loss of cognitive function, comatose state in excess of one month, hemiplegia or paraplegia. The loss must occur within 365 days of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated. Coverage will be delayed for those employees who are not actively at work, due to sickness or injury, on the effective date. Benefits will not be payable if the employee does not complete the specified waiting period on a full-time basis without missing a work day due to that injury or sickness. Guardian Group AD&D and Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Optional riders and/or features may incur additional costs. Products are not available in all states. Policy limitations and exclusions apply

