

## HERITAGE BENEFITS

# Voluntary Accident Insurance

Voluntary Accident Insurance is a new offering through Guardian. This benefit provides a lump sum benefit payment upon one of the covered accident conditions. There are two options available, a low plan and a high plan.

Benefits are paid directly to you when you need it most. The benefits are paid even if medical insurance is paying 100% of the cost. Your cost is based on your selected tier of coverage. You can elect coverage based on Employee Only, Employee + Spouse, Employee + Children, or Family. Accidents on and off the job are covered, and coverage portability is included. For complete coverage information, reference Guardian 2025 Benefits Summary located at [heritage1886.org/benefits](https://heritage1886.org/benefits).

### MONTHLY LOW PLAN RATE

- \$6.01** – Single Coverage
- \$9.02** – Employee + Spouse
- \$9.50** – Employee + Children
- \$12.51** – Family Coverage

### MONTHLY HIGH PLAN RATE

- \$9.76** – Single Coverage
- \$15.35** – Employee + Spouse
- \$15.70** – Employee + Children
- \$21.29** – Family Coverage

Accidental Death and Dismemberment	Low Plan	High Plan
Benefit Amount(s)	Employee \$25,000 Spouse \$5,000 Child \$5,000	Employee \$25,000 Spouse \$25,000 Child \$5,000
Catastrophic Loss	Quadriplegia, Loss of Speech and Hearing (both ears), Loss of Cognitive Function: 100% of AD&D Hemiplegia and Paraplegia: 50% of AD&D	Quadriplegia, Loss of Speech and Hearing (both ears), Loss of Cognitive Function: 100% of AD&D Hemiplegia and 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
<b>Children(s) Age Limits</b>	Children age birth to 26	Children age birth to 26