

## HERITAGE BENEFITS

# Voluntary Accident Insurance

Voluntary Accident Insurance is an 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 Benefit 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                                                                                                                                |
|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Benefit Amount(s)</b>                                                                 | Employee \$25,000<br>Spouse \$5,000<br>Child \$5,000                                                                                     | Employee \$25,000<br>Spouse \$25,000<br>Child \$5,000                                                                                    |
| Catastrophic Loss                                                                        | Quadriplegia, Loss of Speech and Hearing (both ears), Loss of Cognitive Function: 100% of AD&D<br>Hemiplegia and Paraplegia: 50% of AD&D | Quadriplegia, Loss of Speech and Hearing (both ears), Loss of Cognitive Function: 100% of AD&D<br>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<br>Multiple: 100% of AD&D Benefit                                                                            | Single: 50% of AD&D Benefit<br>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<br>Airbags: \$15,000                                                                                                 | Seatbelts: \$10,000<br>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                                                                                                                 |