



Summary of Benefits

Accident Benefit Summary

Group ID:	00519289	Coverage Type:	Voluntary
Group Name:	MASSEY SHARED SERVICES, LLC	Class:	0002 ALL OTHER ELIGIBLE FULL-TIME EMPLOYEES
Waiting Period:	90 day(s)	As of Date:	10/26/2016

Coverage Information

Schedule	Accident - Value Plan This coverage includes benefits for treatments or procedures due to an accident. These include hospitalization, emergency room treatment, Xrays, and much more. Please see your certificate booklet for specific benefits.
Accident Coverage Type	Your accident coverage will cover injuries suffered while either on or off the job.
Employee Accidental Death and Dismemberment	Amount: \$75,000 Includes Common Carrier, Common Disaster, Dismemberment, Seatbelt & Airbag, and Reasonable Accommodation benefits.
Spouse Accidental Death and Dismemberment	Amount: \$25,000 Includes Common Carrier, Common Disaster, Dismemberment, Seatbelt & Airbag, and Reasonable Accommodation benefits.
Child Accidental Death and Dismemberment	Amount: \$12,500 Includes Common Carrier, Common Disaster, Dismemberment, Seatbelt & Airbag, and Reasonable Accommodation benefits.
Yearly Wellness Benefit	\$50

Plan Information

When is my policy effective?	Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting.
Do I have to answer medical questions as part of purchasing insurance?	No
Can I take the policy with me if I leave the company?	Yes, you can port this coverage.

Accident General Limitations and Exclusions

Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees 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 subjected 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 or attempted suicide, while sane or insane.

The covered person being legally intoxicated.

Treatment rendered or hospital confinement outside the United States or Canada.

Travel or 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.



Restrictions apply and may be subject to medical necessity.

This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.