

Voluntary Offerings - Worksite - Guardian

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Group Voluntary Accident – H.S.A. HDHP Compatible

Group Voluntary Accident Insurance pays benefits for on and off-the-job accidents, plus some benefits that correspond with medical care. And, because accident insurance is supplemental, it pays in addition to other coverage you may already have in place.

You may chose from the Low or the High benefit plan option. Though the benefit amounts differ, these plans provide direct payment to you when unexpected accidents occur for things like burns, lacerations, fractures, dislocations, hospital confinements, ambulance services and more. The plan also provides an accidental death benefit.

Group Hospital Indemnity Benefit - H.S.A. HDHP Compatible

Unexpected hospital visits lead to unexpected expenses. Statistics show that most people aren't prepared to handle the financial burden that comes with such expenses. Group Hospital Indemnity insurance can help cover some of the out-of-pocket medical costs, which is especially helpful if your major medical deductible has not been met. These cash benefits are paid directly to you, regardless of other coverage. You can use the money toward deductibles, copays, premiums and even to help cover your daily living expenses. This product is HSA-compatible, so it works well with high deductible health plans (HDHP) and traditional major medical plans to close gaps in coverage. This plan has no waiting period for pregnancy or pre-existing conditions.

Refer to the plan document for additional details.

Group Voluntary Critical Illness with Cancer – H.S.A. HDHP Compatible

Group Voluntary Critical Illness coverage helps offer financial support with a lump sum benefit if you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs, what you should be focusing on is getting better.

With Guardian Benefits, you gain the power to take control of your health when faced with a covered event such as Heart Attack, Stroke, Heart Transplant, Coronary Artery Bypass Surgery, Major Organ Transplant, Paralysis, End State Renal Failure, Alzheimer's Disease and Cancer.

Rates for Critical Illness are age based rates for the Employee and Spouse .

Please refer to the rates within the Paylocity Portal for worksite.

- These plans are offered by the insurer, not the employer.
- These plan are completely voluntary.
- Employees who enroll must deal directly with the insurer.