



An accidental injury can seriously cost you

Help protect yourself from unexpected medical costs

If you and your family are active, chances are, you're no stranger to a hospital emergency room. Even with medical insurance, a fall while bicycle riding or your child's sprained ankle at soccer practice can cost you a bundle in out-of-pocket expenses. Are you financially prepared for all of the medical and non-medical costs of treatment and recovery from a serious injury?

Financial support to help get you back on your feet

- No matter what kind of medical coverage you have, you may have out-of-pocket costs that could really set you back financially.
- Guardian® pays you cash benefits based on covered injuries, treatments and services.
- Payments go directly to you, and can help pay for other expenses, like traveling to the hospital, childcare and lost income from missed work.
- "Child Organized Sport" benefit pays you an extra 25% cash benefit for each accident when the dependent child is injured while playing an organized sport.¹
- Rainy Day Fund continues to pay you a benefit even when you have exhausted a frequency limitation on a particular accident benefit.²

An example of how Accident Insurance works³

While Sue was hiking in a local park, she fell and tore cartilage in her knee. She went to the hospital emergency room for treatment and stayed overnight. The doctor gave her a brace and scheduled her for a follow up visit. See how Accident Insurance offset Sue's expenses:

| | | | |
|---------------------------------|---------|---------------------|-------|
| Ambulance | \$150 | Knee Brace | \$100 |
| Hospital Admission | \$1,000 | X-Ray | \$200 |
| Emergency Room Visit | \$150 | Knee Cartilage Tear | \$500 |
| Hospital Confinement (1 Day) | \$225 | 6 Follow-Up Visits | \$600 |
| Medical Resonance Imaging (MRI) | \$150 | | |

Total cash benefit paid for covered services: \$3,075

Accident Insurance with Guardian is easy

- No health questions to answer and convenient payroll deductions.
- Helps protect your savings when the unexpected occurs.
- Take the coverage with you if you change jobs or retire.

Learn more about Accident Insurance at guardianlife.com

The Guardian Life Insurance
Company of America
New York, NY

guardianlife.com

2020-93595 (02-22)



Accident Insurance is a smart choice for:

- Families with an active lifestyle
- Your children while playing organized sports¹
- Anyone concerned about covering out of pocket medical expenses

1. Child must be insured by the plan on the date the accident occurred and must be 18 years of age or younger. 2. The Rainy Day Fund does not apply to benefits without frequency limitation or wellness claims. See plan documents for covered benefits. 3. For illustrative purposes only. See your plan for specific coverage amounts and details. Guardian Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE –THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America®. ©Copyright 2020 The Guardian Life Insurance Company of America. Policy Form #GP-1-ACC-18, GP-1-AC-BEN-12, et al.; GP-1-LAH-12R.

NEW! Accident Insurance



Administered by Guardian

Even minor accidents can leave you with major expenses. When accidents happen, they are often followed by a number of bills. Are you prepared? Accident Expense insurance plan pays a cash benefit directly to you in addition to any other benefit or insurance you receive. Even with medical insurance, you still have to meet deductibles and pay for coinsurance. There may be additional costs due to emergency room fees, x-rays, follow-up care and other uncovered services. This plan can help you pay for these and other covered expenses.

For example, accidents as a result of these activities may be covered by this policy:

Football, Baseball, Basketball, Soccer, Tennis, Volleyball, Paintball, Mountain Biking, Motorcycle Riding, Cheerleading, Skateboarding, Automobile Accidents, Hunting, and Boxing

Key features to consider:

- ✓ **Guarantee Issue**
- ✓ **No Pre-existing Condition Limitation**
- ✓ **Pays direct to policyholder to assist with out-of-pocket expenses**
- ✓ **Pays in addition to medical insurance benefits**
- ✓ **Most sports and extracurricular activities are covered (see policy limitations)**
- ✓ **Coverage available for the entire family**
- ✓ **Fully Portable**



Commonly Utilized Benefits

| Benefit | Description | Amount |
|----------------------|-----------------------------------------------------------------------------|------------------------------------|
| Dr. Appointment | Physician or Urgent Care Visit due to Accident | \$150 Physician, \$150 Urgent Care |
| Ambulance | Ground or air transportation | \$150 Ground, \$1,000 Air |
| Hospital Admission | Payable when confined for covered accident – Minimum of 24 hours per person | \$1,000, \$2,000 ICU |
| Hospital Confinement | Payable when confined for covered accident – Minimum of 24 hours per person | \$225 per day, \$450 per day ICU |
| Fracture | Based on schedule | Up to \$8,000 |
| Dislocation | Based on schedule | Up to \$6,000 |
| Wellness | \$50 for Employee and Spouse per calendar year | \$50 |

Rate Table per Month

| | |
|-----------------------|---------|
| Employee Only | \$13.27 |
| Employee + Spouse | \$22.20 |
| Employee + Child(ren) | \$22.73 |
| Family | \$31.66 |