



# Accidents Happen. Fortunately, We Can Help with Unexpected Expenses.

## Bridging the gap between medical and non-medical expenses

With medical costs continuing to rise, more and more employers are offering accident insurance to help fill the gap. Guardian Accident Insurance helps offset the costs associated with both minor and major on- and off-the-job accidents in three important ways:

- Since more health care costs are being shifted to employees in the form of higher deductibles, co-pays and other out-of-pocket costs, accident insurance can help bridge the gap.
- For every covered accident, Guardian's Accident Insurance makes a payment for various treatments and/or services regardless of what is covered by medical insurance.
- Accident insurance also pays benefits for associated non-medical costs such as child care, travel and lodging.

## Less Worry

Payments are made to the employee and can be used for any purpose — even everyday expenses like groceries, rent and mortgage. It helps relieve the financial burden during a time of stress. And it helps employers strike a balance between budget constraints and providing a comprehensive employee benefits package.

## Why Guardian Accident Insurance?

Our accident insurance plans include strong, yet flexible standard features along with a variety of optional riders — many that are only available through Guardian. This allows us to design the program that best meets the needs of employers and their workforce while also complementing their health plan and/or other benefits.

## Standard features:

- Scheduled amounts for over 40 different circumstances including: emergency treatment, ambulance, burns, dislocations, fractures, hospital confinement, surgery, and AD&D benefits.
- Four tier rate structure, with multiple benefit options plus 24 hour on- or off-the-job plan designs.
- Unique Rainy Day Fund feature helps members pay for additional services if they exceed the frequency limitation on a particular benefit. Better yet, if members don't use the fund, they can roll a portion of it over to the following year.



**Even with insurance, out-of-pocket expenses due to accidents run between \$800-\$3,000\***

- Child Organized Sport Benefit pays a 25% higher benefit if the covered accident occurs while the child is participating in an organized sport. No maximum regardless of the number of occurrences.
- TravelAid\*\* services that provide 24-hour assistance when members need it most — whether it's a medical emergency, making emergency travel arrangements or replacing travel documents.
- Accident plan is fully portable at the same rates and benefits even if the employer discontinues the plan at any time.

#### **Optional riders that provide extra coverage:**

- Automatic Increase option — gives employees an automatic 5% increase in benefit amounts each year for five years. Only with Guardian, protection levels can effortlessly increase over time, yet premiums stay the same.
- Injury-Free Benefit™ rider — members who remain accident-free for five years will be rewarded with a benefit payout up to \$500. With this innovative rider, employees get something out of their coverage, even if they never use it.
- Wellness rider — encourages employees to stay healthy by including a wellness benefit payment of \$50 - \$150 per year when they complete certain routine wellness procedures or screenings.
- AD&D rider (accidental death & dismemberment) — provides an additional benefit payment if there is an accidental death, dismemberment, catastrophic loss, or an accommodation to home or vehicle.
- Hospital Confinement for Sickness rider — offers an additional benefit payment for each day the insured person is in the hospital due to sickness.
- Disability rider — additional benefit payment if employee or covered spouse becomes disabled and unable to work (weekly payments can be for 26 – 52 weeks).

#### **Powerful enrollment, education and service support**

We help employees understand their benefits and their value, and make enrollment as easy as possible. Plus, we can implement a customized online enrollment and service solution, or seamlessly integrate with processes and existing systems in place.

## **Contact your Guardian Group Sales or Service Representative for more information.**

**The Guardian Life Insurance  
Company of America**  
New York, NY

[guardiananytime.com](http://guardiananytime.com)

\*Child organized sport benefit: The child must be insured by the plan on date the accident occurred. The child must be 18 years of age or younger. \*\*TravelAid services are provided by Integrated Behavioral Health, Inc., and UnitedHealthcare Global. The Guardian Life Insurance Company of America (Guardian) does not provide any part of TravelAid services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the policy can provide the actual terms, services, limitations and exclusions. We are not responsible for availability, quality, result of or failure to provide any medical, legal or other care or service caused by conditions beyond our control. Guardian and IBH reserve the right to discontinue TravelAid at any time. TravelAid services may not be available in all states. Guardian's 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. Policy Form GP-1-ACC-18. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America.