



Accident insurance

Accidents happen. With accident insurance, you can help them hurt a bit less.

Accident insurance is an extra layer of protection that gives you a cash payment to cover out-of-pocket expenses when you suffer an unexpected, qualifying accident.

Who is it for?

Nobody can predict when an accident might happen. That's why accident insurance is a great add-on policy for people who want to supplement the health and disability insurance coverage they already have individually or through an employer.

What does it cover?

Accident insurance pays you lump sum benefits after you suffer an accident. This could be a severe burn, broken bone or emergency room visit. Our accident insurance policies also offer a special benefit that pays extra for children injured while playing an organized sport like soccer, baseball, lacrosse, or football.

Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Accident insurance is a simple, affordable way to supplement and cover additional expenses your health and disability insurance may not cover, including x-rays, ambulance services, deductibles, and even things like rent or groceries.

Plus, accident insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy.



Support during recovery

Amanda breaks her leg falling off her bike and needs emergency treatment.

Average non-surgical broken leg treatment expense: **\$2,500**

Average Major Medical deductible: **\$1,500**

Major Medical covers 80% of the surgical cost after the deductible is met, but Amanda's still responsible for 20%: **\$200**

Total out-of-pocket amount for Amanda (deductible + coinsurance): **\$1,700**

Amanda's Guardian Accident policy pays her a benefit of **\$1,700**, which covers all of her out-of-pocket expenses.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



Your accident coverage

ACCIDENT

COVERAGE - DETAILS	Option 1: Advantage Plan	Option 2: Value Plan
Accident Coverage Type	On and Off Job	On and Off Job
Portability - Allows you to take your Accident coverage with you if you terminate employment.	Included	Included
ACCIDENTAL DEATH AND DISMEMBERMENT		
Benefit Amount(s)	Employee \$40,000 Spouse \$20,000 Child \$10,000	Employee \$30,000 Spouse \$15,000 Child \$7,500
Catastrophic Loss	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & 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 Multiple: 100% of AD&D benefit	Single: 50% of AD&D benefit 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 & Airbags: \$15,000	Seatbelts: \$10,000 & Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500	\$2,500
WELLNESS BENEFIT - Per Year Limit	\$50	\$50
Child(ren) Age Limits	Children age birth to 26 years	Children age birth to 26 years
FEATURES		
Accident Emergency Room Treatment	\$175	\$150
Accident Follow-Up Visit - Doctor	\$50 up to 6 treatments	\$25 up to 6 treatments
Air Ambulance	\$1,000	\$500
Ambulance	\$150	\$100
Appliance - Wheelchair, leg or back brace, crutches, walker, walking boot that extends above the ankle or brace for the neck.	\$125	\$100
Blood/Plasma/Platelets	\$300	\$300
Burns (2nd Degree/3rd Degree)	9 sq inches to 18 sq inches: \$0/\$2,000	9 sq inches to 18 sq inches: \$0/\$2,000
	18 sq inches to 35 sq inches: \$1,000/\$4,000	18 sq inches to 35 sq inches: \$1,000/\$4,000
	Over 35 sq inches: \$3,000/\$12,000	Over 35 sq inches: \$3,000/\$12,000
Burn - Skin Graft	50% of burn benefit	50% of burn benefit



Your accident coverage

FEATURES (Cont.)	Option 1: Advantage Plan	Option 2: Value Plan
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child is participating in an organized sport that is governed by an organization and requires formal registration to participate.	20% increase to child benefits	20% increase to child benefits
Chiropractic Visits	\$25 per visit up to 6 visits	No Benefit
Coma	\$10,000	\$7,500
Concussions	\$75	\$50
Dislocations	Schedule up to \$4,400	Schedule up to \$3,600
Diagnostic Exam (Major)	\$150	\$100
Emergency Dental Work	\$300/Crown, \$75/Extraction	\$200/Crown, \$50/Extraction
Epidural pain management	\$100, 2 times per accident	\$100, 2 times per accident
Eye Injury	\$300	\$200
Family Care	\$20/day up to 30 days	\$20/day up to 30 days
Fracture	Schedule up to \$5,500	Schedule up to \$4,500
Hospital Admission	\$1,000	\$750
Hospital Confinement	\$225/day - up to 1 year	\$175/day - up to 1 year
Hospital ICU Admission	\$2,000	\$1,500
Hospital ICU Confinement	\$450/day - up to 15 days	\$350/day - up to 15 days
Initial Physician's office/Urgent Care Facility Treatment	\$75	\$50
Joint Replacement (hip/knee/shoulder)	\$2,500/\$1,250/\$1,250	\$1,500/\$750/\$750
Knee Cartilage	\$500	\$500
Laceration	Schedule up to \$400	Schedule up to \$300
Lodging - The hospital must be more than 50 miles from the insured's residence.	\$125/day, up to 30 days for companion hotel stay	\$100/day, up to 30 days for companion hotel stay
Occupational or Physical Therapy	\$25/day up to 10 days	\$25/day up to 10 days
Prosthetic Device/Artificial Limb	1: \$500 2 or more: \$1,000	1: \$500 2 or more: \$1,000
Rehabilitation Unit Confinement	\$150/day up to 15 days	\$150/day up to 15 days
Ruptured Disc With Surgical Repair	\$500	\$500
Surgery	Schedule up to \$1,250 Hernia: \$150	Schedule up to \$1,000 Hernia: \$125
Surgery - Exploratory or Arthroscopic	\$250	\$150
Tendon/Ligament/Rotator Cuff	1: \$500 2 or more: \$1,000	1: \$250 2 or more: \$500
Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive special treatment at a hospital or facility due to a covered accident.	\$500, 3 times per accident	\$400, 3 times per accident
X - Ray	\$30	\$20