



# 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.<sup>1</sup>
- Rainy Day Fund continues to pay you a benefit even when you have exhausted a frequency limitation on a particular accident benefit.<sup>2</sup>

### An example of how Accident Insurance works<sup>3</sup>

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	\$200	Knee Brace	\$100
Hospital Admission	\$1,000	X-Ray	\$40
Emergency Room Visit	\$200	Knee Cartilage Tear	\$500
Hospital Confinement (1 Day)	\$250	6 Follow-Up Visits	\$300
Medical Resonance Imaging (MRI)	\$200		

**Total cash benefit paid for covered services: \$2,790**

### 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](https://guardianlife.com)

The Guardian Life Insurance  
Company of America  
New York, NY

[guardianlife.com](https://guardianlife.com)

2020-93595 (02-22)



### Accident Insurance is a smart choice for:

- Families with an active lifestyle
- Your children while playing organized sports<sup>3</sup>
- 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.