

Accident Insurance



Accident insurance from Guardian helps you pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits, as well as physical therapy. If you or a covered family member has an accident, this plan pays a lump-sum, tax-free benefit. The amount of money depends on the type and severity of your injury and can be used any way you choose.

COVERAGE	BENEFIT
Death Benefit	Employee: \$20,000 Spouse: \$10,000 Child: \$5,000
Ambulance: Air Ground	\$1,740 \$400
Emergency Room Treatment	\$200
Child Organized Sport Benefit	25% increase to child benefit
Concussion	\$150
Dislocation	Up to \$8,000
Eye Injury	\$300
Lodging	\$150 per day, up to 30 days
Physician Follow-up Treatment	\$75 up to 6 visits
Fracture	Up to \$8,000
Hospital Admission	\$1,000
Hospital Confinement	\$250 per day, up to 1 year
Hospital ICU Admission	\$2,000
Hospital ICU Confinement	\$500 per day, up to 15 days
Initial Physician Visit/Urgent Care	\$100
X-Ray	\$50
Transportation	\$0.50 per mile, up to \$400 per trip
ADDITIONAL BENEFITS / NOTES	
Coverage Type	24 Hour
Health Screening Benefit	\$75
Portability	Included without evidence

Note: not complete summaries. See plan documents for full benefit details.

Accident Insurance: Your Costs

	Your Monthly Cost	Per Pay Period (26)
Voluntary Accident		
EMPLOYEE ONLY	\$8.93	\$4.12
EMPLOYEE & SPOUSE	\$14.67	\$6.77
EMPLOYEE & CHILD(REN)	\$18.55	\$8.56
EMPLOYEE & FAMILY	\$24.29	\$11.21