

ACCIDENT INSURANCE



Guardian

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

Accident insurance provides a cash benefit based on covered injuries, treatments, and services. Payments go directly to you, and you can pay for other expenses, like traveling to the hospital or childcare and lost income from missed work.

Accident coverage will help protect your savings when the unexpected occurs. Whether you enroll in medical coverage or not, an accident plan can provide financial protection. For a complete list of covered injuries, please refer to the Guardian plan document in Ease.

ACCIDENT COVERAGE HIGHLIGHTS	Cash Benefit
Initial Dr. Office / UC Visit	\$100
Emergency Room Visit	\$200
Hospital Admission	\$1,000
Hospital Confinement	\$250 per day
Surgery	\$250 - \$1,250
Medical Imaging (X-Ray)	\$40
Doctor Follow-up Visits	\$50 each, up to 6 treatments
Child Organized Sports	Additional 25% cash benefit for each covered injury