

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 \$1,740 \$400 \$200
Ambulance: Air Ground	25% increase to child benefit
Emergency Room Treatment	\$150
Child Organized Sport Benefit	Up to \$8,000
Concussion	\$300
Dislocation	\$150 per day, up to 30 days
Eye Injury	\$75 up to 6 visits
Lodging	Up to \$8,000
Physician Follow-up Treatment	\$1,000
Fracture	\$250 per day, up to 1 year
Hospital Admission	\$2,000
Hospital Confinement	\$500 per day, up to 15 days
Hospital ICU Admission	\$100
Hospital ICU Confinement	\$50
Initial Physician Visit/Urgent Care	\$0.50 per mile, up to \$400 per trip
X-Ray	
Transportation	
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