



ACCIDENT

Guardian
Website: www.guardiananytime.com
Mobile App: Guardian Anytime

Why do I need an Accident plan?

Accident coverage provides a lump-sum payment after an accident to use as you see fit. It can help with out-of-pocket expenses such as deductibles, copays, transportation to medical centers, childcare and more.

Injury	Advantage Plan	Premier Plan
Accidental Death	EE: \$25,000 Spouse: \$12,500 Child: \$5,000	EE: \$50,000 Spouse: \$25,000 Child: \$5,000
Hospital Admission	\$1,000	\$1,500
ICU	\$2,000	\$3,000
Hospital Confinement	\$250/day	\$300/day
Fracture	Schedule up to \$6,000	Schedule up to \$8,000
Ambulance	Ground: \$200 Air: \$1,000	Ground: \$300 Air: \$1,500
Emergency Room	\$200	\$250
Coma	\$10,000	\$12,500
Concussion	\$200	\$300
Wellness Benefit	\$50 per year	\$50 per year

Frequently Asked Questions

I have a good medical plan at work. Why would I need additional coverage for accidents?

Accidents can happen any time, to anyone and when you least expect them – and they can be costly. Even quality medical plans can leave you with extra expenses to pay. Costs like plan deductibles, copays for doctor visits and extra costs for out-of-network care can add up fast. Having the financial support you may need when the time comes means less worry for you and your family.

How do I pay for my accident coverage?

Premiums will be conveniently paid through payroll deduction.

Are benefits paid directly to me or to my healthcare provider?

Payments will be paid directly to you.

Is the claims process simple?

Yes. Once all required information is received, claims are generally processed within 10 business days. Only one claim form is needed per accident and every claim is reviewed by a claims professional.