



# An Accidental Injury Can Seriously Cost You

## 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 get you back on your feet

- No matter what kind of medical coverage you have, you will 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 you can 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>

### Here is an example of how Accident Insurance works<sup>2</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:

<b>Ambulance</b>	\$150	<b>Knee Brace</b>	\$400
<b>Hospital Admission</b>	\$750	<b>X-Ray</b>	\$30
<b>Emergency Room Visit</b>	\$150	<b>Knee Cartilage Tear</b>	\$250
<b>Hospital Confinement (1 Day)</b>	\$150	<b>6 Follow-Up Visits</b>	\$150
<b>Medical Resonance Imaging (MRI)</b>	\$100		

**Total cash benefit paid for covered services: \$2,130**

### Accident Insurance with Guardian is easy

- No health questions to answer and convenient payroll deductions
- Protects your savings when the unexpected occurs
- Take the coverage with you if you change jobs or retire

### Learn more about Accident Insurance at [guardiananytime.com](http://guardiananytime.com)

The Guardian Life Insurance  
Company of America  
New York, NY

[guardiananytime.com](http://guardiananytime.com)



### Accidents happen. How financially prepared are you?

Over 40 million Americans received emergency room treatment for an accidental injury<sup>3</sup>

63% of Americans with medical insurance used all their savings for out-of-pocket medical costs<sup>4</sup>

The average cost of an emergency room visit for people between the ages of 45-64 is \$2,176<sup>5</sup>

<sup>1</sup> The child must be insured by the plan on the date the accident occurred. The child must be 18 years of age or younger. <sup>2</sup> For illustrative purposes only. See your plan for specific coverage amounts and details. <sup>3</sup> CDC Centers for Disease Control and Prevention, <http://www.cdc.gov/nchs/fastats/hospital.htm>, 2015. <sup>4</sup> Kaiser Family Foundation and the Health Research & Educational Trust, 2015. <sup>5</sup> 2014 Medical Expenditure Panel Survey, Consumer Health Ratings. [https://www.huffingtonpost.com/simple-thrifty-living/top-10-reasons-people-go-\\_b\\_6887642.html](https://www.huffingtonpost.com/simple-thrifty-living/top-10-reasons-people-go-_b_6887642.html). Guardian's 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. Policy Form GP-1-AC-BEN-12, et al. GP-1-ACC-16-NM. GP-1-LAH-12R-OR. GC-ACC-12-OR. Guardian® and the Guardian G® logo are registered service marks of The Guardian Life Insurance Company of America®