



Help Employees Focus on Recovery, Not Finances

Because medical insurance doesn't cover everything

One of the most important assets for employees is the ability to earn an income. Now your clients, through our alliance with Guardian, have the opportunity to offer these insurance that can protect their employees income if they suffer a serious illness or injury.

Coverage includes:

- Guardian Accident Insurance
- Guardian Critical Illness Insurance

Financial support when they need it most

While medical insurance can take care of healthcare expenses, recovering from a significant injury or illness often comes with unexpected expenses. Guardian Accident and Critical Illness Insurance supplements their medical plan — **no matter what other coverage they have.**

- Guardian pays cash benefits based on each eligible diagnosis or covered injury, treatments and services
- The cash benefits are paid directly to your employees — they decide how to use them — for copayments, coinsurance, deductibles, and other expenses
- Convenient payroll deduction
- Take the coverage with them if they change jobs
- No minimum participation needed

Guardian Accident Insurance:

- Guaranteed Acceptance
- Covers more than 200 injuries, including rehabilitation and medical transportation
- Child Sport Benefit pays an additional 20% benefit for a covered child injured while playing organized sports*

Guardian Critical Illness Insurance offers:

- Annual Wellness benefit of \$50 for over 50 tests such as PSA, mammography, blood glucose test, and pap smear
- Children are covered at no additional cost
- 10k GI on cases up to 100 lives, 15k GI on cases over 100



Special offer:

Personalized URL (PURL) down to 50 lives

A personalized enrollment website paired with educational information to simplify the enrollment process

Guardian Led

Online, multi-product platform that helps employees make appropriate benefit choices

Externally Led

Affordable, robust enrollment options through our BenAdmin Alliance and Common Census programs, with the ability to integrate with other platforms.

*The child must be insured by the plan on the date the accident occurred. The child must be 18 years of age or younger. Guardian's Accident and Critical Illness 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. Accident Policy Form #GP-1-AC-IC-12. Critical Illness Policy Form #GC-C1-11, et al.

