



An accidental injury can seriously cost you.

Because medical insurance doesn't cover everything.

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

Here's an illustration of how Guardian Accident Insurance works

While the plan offered through the union may differ, here's an example of how Guardian Accident Insurance helped John.

While John was hiking in a local park, he fell and tore cartilage in his knee. He went to the hospital emergency room for treatment and stayed overnight. The doctor gave him a brace and scheduled him for a follow up visit.

See how Accident Insurance offset John's expenses:

Ambulance	\$100	Knee Brace	\$100
Hospital Admission	\$750	X-ray	\$20
Emergency Room Visit	\$150	Knee Cartilage Tear	\$500
Hospital Confinement (2 days)	\$350	6 Follow-up Visits with Dr.	\$150

Total Cash Benefit Paid to John: \$2,120



Unfortunately, an accident **could** happen to you.
Are you financially prepared?

- Over 40 million Americans received emergency room treatment for an accidental injury¹
- 63% of Americans **with medical insurance** used all their savings for out-of-pocket medical costs²
- The average cost of an emergency room visit in the U.S. is \$2,168³

Accidental Injury Insurance with Guardian is easy

- No health or medical questions to answer
- Convenient online enrollment with automatic monthly payments
- Take the coverage with you if you leave your current employer

Enroll now, and protect your finances from the unexpected with Guardian Accident Insurance



*For illustrative purposes only. Covered benefits and benefit amounts may vary by employer-sponsored plan. See your plan for specific coverage amounts and details.
1. CDC Centers for Disease Control and Prevention, <http://www.cdc.gov/nchs/fastats/hospital.htm>, 2015. 2. Kaiser Family Foundation and the Health Research & Educational Trust, 2015. 3. How Much Does It Cost to Go to the ER?, 2013. <http://www.theatlantic.com/health/archive/2013/02/how-much-does-it-cost-to-go-to-the-er/273599/>. 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-IC-12.