Guardian®

Supporting families during the unexpected

When accidents happen, even employees with health insurance often face paying high deductibles along with numerous medical and non-medical out-of-pocket expenses that can impact their savings.

Provide employees (and their dependents) support when an unexpected accident happens. Say a trip or fall, which could trip them up physically, financially, and emotionally. Let us help.

Mind

- Benefits that extend to dependents help to ease stress and worry for families.

Body

- Financial support for diagnostic exams, emergency room visits, and follow-up treatments for an injury or accident helps place the focus on physical recovery. Not finances.

Wallet

- Employees receive a fixed benefit payment directly after an injury from a covered accident. Plus, an embedded child organized sports benefit provides families up to a 25% benefit increase.[1] And a Rainy Day Fund can help cover extra services too.[2]

Child organized sports benefit

This pays an additional benefit (up to 25%) if an employee's dependent child is accidently injured while playing an organized sport. Especially helpful since almost one-third of all injuries incurred in childhood are sports-related injuries.[3]

Available benefits	Description
Rainy Day Fund	• This feature helps pay for additional services when members exceed the maximum number of allowable treatments and visits. Especially helpful since roughly half of US workers say they only have $2,500 saved for a medical emergency[4] and report having difficulty affording health care costs.[5]
Injury-Free Benefit™	• Members receive a benefit payment when their family remains claim-free for five years, even if there are wellness and/or concussion baseline study claims.[6]
Automatic Increase Option	• This rider provides an automatic 5% increase in benefits every year for a maximum of five years with no increase in employee premium.[7] Encourages members to keep coverage intact by increasing benefits at no additional cost.

A simplified claims experience and enrollment tools that you can offer with Guardian Accident Insurance may help your employees feel more supported. And you can also see positive results from real-time connectivity:

When employees initiate a short-term disability, paid family leave, or a state-mandated disability claim with Guardian, we automatically check for benefit payment eligibility across all Guardian supplemental health coverages. Helping to make benefits more accessible while easing employee stress, worry, and effort is our goal.

Our research shows that when employees have a positive and engaging benefits enrollment experience, they are more likely to make informed and confident benefits decisions. Which can lead to employee's having a greater appreciation for their benefits — driving enrollment and usage.[8] Nayya online decision-making tool users are 66% more likely to enroll in accident.[9]

Our Application Programming Interface (API) integrations enable real-time data exchange with key benefit administration platforms and payroll providers, including ADP, Ease, and Workday. Delivering ease and convenience that can help save time — up to 200 hours per year.[10] And improve accuracy.

Let's go further for holistic workforce wellness together, addressing all facets of well-being — **mind, body, and wallet®.**

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

[1] The child must be insured by the plan on the date the accident occurred and must be 18 years of age or younger; proof of registration required at time of claim.

[2] The Rainy Day Fund does not apply to benefits without frequency limitations, or wellness claims. Covered benefits include: air ambulance, ambulance, blood/plasma/platelets, chiropractic visits, diagnostic exam (major), doctor follow-up visits, emergency dental work, epidural anesthesia pain management, eye injury, family care, fractures, gunshot wound, hospital confinement, hospital ICU confinement, joint replacement, knee cartilage, lodging, outpatient therapies, rehabilitation unit confinement, ruptured disc with surgical repair, surgery (cranial, open abdominal, thoracic, hernia), surgery (exploratory and arthroscopic), transportation, and x-ray. The Rainy Day Fund total amount can never exceed two times the initial fund amount.

[3] Health: Sports Injury Statistics, Johns Hopkins Medicine, https://www.hopkinsmedicine.org/health/conditions-and-diseases/sports-injuries/sports-injury-statistics

[4] Benefits Optimization 2023: How supplemental health benefits and omnichannel communications support workforce well-being, 12th Annual Guardian Workplace Benefits Study, https://www.guardianlife.com/reports/benefits-optimization-2023

[5] Americans' Challenges with Health Care Costs, Kaiser Family Foundation, July 2022, https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/

[6] Covered person must be continuously insured with no break in coverage for five years. Break in coverage is defined as any length of time the employee loses coverage under the certificate or rider and then is covered again. In Washington, the Injury-Free Benefit is not available.

[7] This benefit does not apply to all of the following optional benefits: AD&D, disability, hospital confinement due to sickness, injury-free benefit, rainy day fund, and wellness.

[8] Guardian Benefits Optimization Report, Guardian 12th Annual Workplace Benefits Study℠, 2023

[9] Nayya – Internal Reporting, Tableau Enrollment KPI Dashboard eff dates 2/23-1/24

[10] Guardian Workplace Benefits Study, 2023

Guardian's Group 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. If there is a discrepancy between this document and the Certificate/Group Policy issued by The Guardian Life Insurance Company of America, the Group Policy will govern. This is a limited plan of supplemental health insurance that provides financial support, as a lump sum or indemnity benefit, for insured injury from a covered accident. This is not hospital or medical expense insurance, a health maintenance organization (HMO) contract, major medical expense insurance, or minimum essential coverage defined by federal law. This coverage does not reimburse you for medical expenses, the lump sum payment can be used for any purpose. Generic Policy Form # GP-1-ACC-18. The state approved form is the governing document.

None of the entities listed herein are affiliates, or subsidiaries of The Guardian Life Insurance Company of America (Guardian). Any reference to the term "partner" refers to the API connectivity and does not necessarily connote a service provider relationship between Guardian and the entity. Platform overview provided by each partner. API integrations timing are best estimates and are subject to change.

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