

Wellness Benefit with Guardian Accident Insurance

Get Money Back For Taking Care of Yourself

Guardian Accident Insurance helps offset the costs associated with both minor and major accidents: For every covered accident, Guardian can pay a benefit based on the injury you sustain and the various treatments or services received, regardless of what is covered by medical insurance. In addition, covered benefits are increased by 20% for a child who has an accident while playing organized sports.*

And with Guardian Accident Insurance, you have a unique Wellness Benefit that **gives you money back**. You'll receive a lump sum benefit payment once a year when you complete any of the screenings below**:

- Annual/Routine Physicals
- Abdominal aortic aneurysm ultrasonography
- Blood test for triglycerides
- Bone marrow testing
- Bone density screening
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Completion of a smoking cessation program
- Completion of a weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Immunizations
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum Protein Electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy



Did you know?

- The Centers for Disease Control and Prevention states that regular health exams and tests can help find problems before they start, and can help find problems early, when your chances for treatment and cure are better.

Submitting a Wellness Claim Is Easy

- Download a Wellness claim form from the "Find a Form" link on guardiananytime.com
- Check off the test/screening that you received and complete the claim form.
- Attach either an explanation of benefits (EOB) from your medical carrier or a bill showing that the test was performed.
- Follow the directions on the claim form to submit the form for processing by Guardian

*The child must be insured by the plan on date the accident occurred. The child must be 18 years of age or younger.

**One Wellness Benefit per calendar year per covered person if a covered person has a wellness test or procedure performed while coverage is in force. See your plan details for specific benefit amounts.



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. 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.

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