



# 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 25% for a child who has an accident while playing organized sports.<sup>1</sup>

And with Guardian Accident Insurance, you have a unique Wellness Benefit that gives you money back for taking care of yourself — and even for when you register a child for an organized sport.

## You'll receive a lump sum benefit payment once a year when you complete any of the below<sup>2</sup>:

- 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)
- Cancer genetic mutation test
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy /Virtual 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
- Lymphocyte Genome Sensitivity test (LGS)
- Mammography
- Pap smear /ThinPrep pap test
- PSA (blood test for prostate cancer)
- Registration for a covered child in an organized sport
- Routine/Annual physicals
- Serum cholesterol test to determine level of HDL/LDL
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography

## Submitting your wellness benefit claim is easy

- Log on to guardianlife.com and select "My Account/ Login" to register or access your account
- Under My Claims, click "Claims submission" and select Wellness icon and review brief coverage description
- Complete or verify member information
- Enter date of service, doctor's information and select screenings
- Review summary of the information entered and confirm accuracy
- Submit Claim

The Guardian Life Insurance  
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New York, NY

guardianlife.com

<sup>1</sup>The child must be insured by the plan on date the accident occurred. The child must be 18 years of age or younger. <sup>2</sup>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 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. 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-ACC-18 et al. ©Copyright 2020 The Guardian Life Insurance Company of America. Guardian® is a registered trademark of The Guardian Life Insurance Company of America®.