



Wellness benefit with accident insurance

Get money back for taking care of yourself

Accident insurance helps offset the costs associated with both minor and major accidents. For every covered accident, Guardian pays fixed benefits based on the injury sustained and the various treatments or services received. You can use the money for any purpose, whether for medical or non-medical expenses.

You'll receive a fixed benefit payment once a year when you complete any of the below:¹

- Abdominal aortic aneurysm ultrasonography
- Blood test for triglycerides
- Bone density screening
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest x-ray (preventive screening, not diagnostic)
- Colonoscopy /virtual colonoscopy
- Completion of a smoking cessation or weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Immunizations (including COVID-19 vaccines)
- Lymphocyte genome sensitivity test (LGS)
- Mammography
- Pap smear /ThinPrep® pap test
- PSA test (blood test for prostate cancer)
- Registration of a covered dependent child aged 18 or younger for an organized sport
- Routine/annual physicals (including COVID-19 tests)
- 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

Submitting your wellness benefit claim is easy:

- Go to guardianlife.com and select "Log in" to register or access your account.
- Under "Your tasks," click "Start a claim," scroll down to select Wellness, and "Submit your Wellness claim online."
- Complete or verify the Member information.
- Complete the Wellness information.
- Review a summary of the information entered and confirm its accuracy.
- Submit the claim.

**The Guardian Life Insurance
Company of America**
guardianlife.com

New York, NY
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¹ One wellness benefit payment 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. Cash benefit may vary by state. The child must be insured by the plan on date the accident occurred. The child must be 18 years of age or younger.

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. This is a limited plan of supplemental health insurance that provides the specified financial support, as a lump sum or indemnity benefit, for insured injury from a covered accident. This is not minimum essential coverage as defined by federal law. This coverage will not reimburse for hospital or medical expenses. Generic Policy Form # GP-1-ACC-18 et al. The state-approved form is the governing document.

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