Guardian

Wellness benefit with your workplace accident insurance

Help protect your physical and financial wellness with health screenings

Accident insurance helps offset costs associated with minor and major accidents. Additionally, when you or someone covered under your plan gets certain routine screenings to monitor their health or detect conditions early, they're eligible to receive a benefit payment once a year.

The money received can be used for any purpose, whether for medical or non-medical expenses. It's our way of helping you and your dependents practice self-care and protect your well-being.

List of screenings for fixed benefit payment eligibility:[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.
- Enter your wellness service information, including your doctor's name.
- **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.

*Not a type of screening, but members may be eligible for a benefit payment with the Child Organized Sports benefit

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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