

Accident

Guardian® Accident Insurance

Bridge the gap with Accident Insurance

Purchase your medical and accident insurance from the names you know and trust. Independence Blue Cross (IBC) has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality specialty products including Life, Disability, Accident, Critical Illness, and Cancer insurances, which offer your employees financial protection from unforeseen hardships and expenses.

The combined strength and expertise of IBC and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one-stop shopping, and potential savings.

Guardian has more than 150 years in the life insurance business, delivering quality benefits to customers. With a strong local and national market presence, Guardian has received exemplary ratings from the four major rating services,¹ ensuring you reliable, long-term service.

How Accident Insurance works

For every covered accident, Guardian Accident Insurance makes a lump sum payment for various treatments and/or services regardless of what is covered by medical insurance. The benefit payment can be used for bills including:

- unforeseen and out-of-pocket medical costs
- various treatments and/or services related to recovery
- everyday expenses like groceries, rent, and mortgage

Employees can also opt to increase benefits (20 percent) for a child who has an accident while playing organized sports.²

Help employees get back on their feet

An accident can hurt in more ways than one. By offering accident insurance, you are helping your employees to feel more secure and focus on recovery while they are unable to work or contribute to household activities and expenses. Accident insurance helps to relieve a financial burden during a time of stress, all while providing a more comprehensive employee benefits package.

Accident insurance can help employees manage unexpected expenses, such as:

- travel to treatment in another city
 - child care while recovering
 - household expenses while the employee can't work
 - modifications to home or auto.
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Get a quote!

Call your IBC account executive for more information.



ibx.com

1. Ratings current as of 8/13.
2. The child must be insured by the plan on the date the accident occurred. The child must be 18 years of age or younger.

Independence Blue Cross is an independent licensee of the Blue Cross and Blue Shield Association.

The Blue Cross and Blue Shield names and marks are registered marks of the Blue Cross and Blue Shield Association, an association of Blue Cross and Blue Shield Plans.

The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not Blue Cross or Blue Shield products. Guardian is solely responsible.

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