



# 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 a lump sum benefit based on the injury you sustain and the various treatments or services received. You can use the money for any purpose, whether for medical or non-medical expenses.

And with our accident insurance, you get an additional benefit that gives you money back.

## You'll receive a lump sum benefit payment once a year when you complete any of the below:<sup>1</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
- Hemoccult stool analysis
- Immunizations
- Lymphocyte Genome Sensitivity test (LGS)
- Mammography
- Pap smear /ThinPrep® pap test
- PSA (blood test for prostate cancer)
- Registration of a covered child in an organized sport
- Routine/annual physicals



- Serum cholesterol test to determine levels 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](https://guardianlife.com) and select "Log in" to register or access your account.
- Under "Your tasks," click "Start a Claim," select Wellness and "Submit your Wellness claim online."
- Complete or verify member's information.
- Enter date of service, doctor's information and select "Screenings."
- Review a summary of the information entered and confirm accuracy.
- Submit the claim.

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**The Guardian Life Insurance  
Company of America**  
[guardianlife.com](https://guardianlife.com)

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<sup>1</sup> 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. This advertising content is not currently intended for anyone in the state of New Mexico.

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