



Guardian Accident Insurance

Employee frequently asked questions

The following is provided for informational purposes only and does not serve as a guarantee of payment. Please refer to your contract/certificate booklet for all applicable plan provisions.

How do I become eligible to receive accident coverage/benefits?

- You must be enrolled in the Guardian Accident plan to have coverage.
- An injury/accident must occur while you are covered under the Guardian Accident plan.
- Treatment and/or services received as a result of an injury/accident must occur while you are covered under the Guardian Accident plan.

When should a claim be submitted?

A claim should be submitted once a covered individual sustains and receives treatment for an injury or loss that occurred as a result of a covered accident.

How should a claim be submitted?

You can complete the Guardian Group Accident claim form online when you log on to guardianlife.com. In addition to completing the online form, please submit additional documentation identifying services rendered with the provider(s), patient's name and dates, and types of treatment/services. This could include, but is not limited to, copies of the following:

- Medical bills from the provider(s)
- Medical records
- Detailed Explanation of Benefits from Medical Carrier
- Emergency Room report
- For the Child Organized Sports provision, proof of participation is required (e.g. a registration form)*



The completed claim form along with supporting documentation may be submitted online, mail or by fax.

Online:

- Log on to guardianlife.com and select "My Account/Login" to register or access your account
- Under My Claims, click "Submit a claim" and select Accident and review brief coverage description
- Select type of claim and complete claim information
- Upload related medical records and itemized bills
- Review summary of the information entered and confirm accuracy
- Submit Claim

Mail: Guardian Life Insurance
Accident Claims
PO Box 14315
Lexington, KY 40512

Fax: 920-749-6299

What can be expected after a claim is submitted?

The case manager will review the documents submitted and pay benefits based on that information. If additional information is needed, the case manager will request that information on the EOB. It will then be the claimant's responsibility to obtain that info and submit to Guardian.

How long does it take to reach a decision on a claim?

Most claim decisions are made within 5 to 7 business days, provided all information is supplied timely and we are successful in obtaining any information that might be lacking. Assuming the claim is approved, and a benefit check is issued, mail delivery could vary depending upon where a claimant is located. Please allow 10 business days from the time the claim is processed, for ample mail delivery time.

Note: Each claim is evaluated based on its own merit, and as a result, timeframes for reaching a decision could vary depending on the quality of the information supplied.

To whom are benefits payable?

Benefits are made payable to the insured individual — not to providers. The individual may use the benefits for any purpose they choose.

Are accident benefits taxable?

If your Guardian Accident Insurance premiums are paid on a pre-tax basis and used for medical expenses, the benefit may be tax-free. However, any benefit in excess of actual medical expenses incurred may be considered taxable. For a definition of medical expenses, please see the IRS publication 502 and contact your tax or legal advisor regarding the tax treatment of your policy benefits. Check with your employer to determine if premiums are paid on a pre-tax or post-tax basis.

Guardian will not issue a 1099 with respect to a benefit listed in the EOB that accompanies benefit payments.

Are there any benefit exclusions under this plan?

Yes. These would be specific to the plan in question. Please refer to the complete Employee Certificate Booklet for full details; a copy of the Employee Certificate Booklet may be obtained from the employer or online at www.guardiananytime.com.

Can I continue coverage if my current employment ends?

Yes, coverage is fully portable. Election of portability must be made within 31 days from the date coverage would normally end.

How do I contact Guardian with benefit or claim questions?

For claim questions or status, you have the option of calling us toll-free at 800-541-7846 or visiting Guardian's web portal: guardianlife.com.

If you would like to submit claim information, it can be faxed to 920-749-6299 or it can be submitted securely through guardianlife.com.

Our regular business hours are Monday through Friday, 8:00 a.m. to 8:00 p.m. EST.

When contacting Guardian, be sure to have the individual's name, plan number, claim number and any contact information included.

**The Guardian Life Insurance
Company of America**
New York, NY
guardianlife.com

Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult tax, legal, or accounting professional regarding your individual situation. * The child must be insured by the plan on the date the accident occurred. The child must be 18 years of age or younger. 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 No. GP-1-ACC-18, GP-1-AC-BEN-12, et al; GP-1-LAH-12R. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2019 The Guardian Life Insurance Company of America.