

# Are you ready for the UNEXPECTED?



What is the impact of an illness or injury that keeps you from earning a paycheck? You may need to think about:



**Child Care**



**Mortgage**



**Car Payment**



**Utilities**

Most people never think an ACCIDENT can keep them out of work, and some aren't prepared financially if something happens.



**1/2** of working Americans say they couldn't make it **A MONTH** before experiencing financial difficulty<sup>1</sup>

**1/4** say they couldn't last **ONE WEEK**<sup>2</sup>



A family could spend an average of \$4,300 on **OUT-OF-POCKET** costs even with medical coverage<sup>3</sup>

So why don't more consumers have accident insurance? It's more affordable and easier than you think.



It's as affordable as a daily gourmet coffee<sup>4</sup>



First dollar coverage with no coordination or offset



Benefits paid are income tax free



Includes wellness benefits to encourage annual well care visits

Can an accident plan help you? Here's how the coverage works.

The plan provides lump sum cash benefits for treatment received for a covered accident. This could include treatment received from a physician or other emergency treatment, including hospitalization and ER visits.

**Treatment Benefits:** Treatment received from an accident that results in broken bone(s) or dislocation as well as tendon and ligament damage, ruptured discs, burns, lacerations and more.

**Ambulance Benefits:** provides benefits for ground ambulance service and emergency air transportation to a hospital or between medical facilities.

**Daily Hospital Confinement Benefit:** benefit for hospital room or ICU charge up, when the injury is a result of a covered accident.

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<sup>1, 2</sup> 2013 Insurance Barometer Study, conducted by LIFE and LIMRA, www.limra.com, <sup>3</sup> Brandeisky, K. Here's How Much the Average American Worker Has to Pay for Healthcare, Sept. 2015, www.time.com/money/4044394/average-health-deductible-premium, <sup>4</sup> Average cost of gourmet coffee is \$4.30, provided at the Wall Street Journal website at: www.wsj.com/articles/more-or-less-brew-for-your-buck. AreyoureadyforunexpectedR716