

Help Employees Focus on Recovery During a Critical Illness. Not Finances.

Treatment of critical illnesses such as cancer, heart attack and stroke can lead to unexpected expenses that create an additional financial burden. Critical Illness is an affordable way to address growing medical costs - covered benefits go directly to the employee and can be used for any purpose.

62%

of bankruptcies result from major medical issues. 72% of those who filed had some form of health insurance.¹

- Travel to treatment centers in another city
- Expenses like groceries, rent and mortgage
- Co-pays
- Experimental treatments



Critical Illness insurance pays a lump-sum amount upon diagnosis of over 30 illnesses. It also provides a wide range of payouts (\$1,000 to \$50,000) that employers can customize to meet their employees' needs.

Choose from these optional benefits:

- Automatic increase
- Cancer death benefit
- Wellness benefit for preventive services
- Recovery supplement
- Occupational HIV/hepatitis
- Hospitalization admission benefit - up to \$500 per day for an accident or non-critical illness

Critical illness insurance covers more than 30 illnesses

- No lifetime maximum for all covered illnesses
- Children are covered at no additional cost
- *Optional Rider:* Pays a benefit for Alzheimer's for covered employee's parent

The plan is simple. Take a look at the following example of 'Jane', who has a benefit of \$10,000.

- Jane is diagnosed with thyroid cancer
- She is in remission for 15 months, and then diagnosed with lymph node cancer
- Six years later, she has a heart attack

Condition	Formula	Benefit Payment
Thyroid cancer (1 st occurrence)	100% x \$10,000	\$10,000
Lymph Node Cancer (2 nd occurrence)	50% x \$10,000	\$5,000
Heart attack	100% x \$10,000	\$10,000
Total		\$25,000

Guardian covers the first occurrence while a member is covered under the plan. Recurrence of the same condition is covered after 12 symptom and treatment free months (does not include maintenance medications or follow up visits.) First occurrence of related conditions is covered after 3 months. First occurrence of unrelated conditions are covered immediately. Speak to your Guardian representative for more details.

Contact your Guardian Group Sales Representative for more information.

1. 2013 NerdWallet Health study. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Critical Illness Policy Form #GC-CI-11.



GUARDIAN®

LIFE

DENTAL

VISION

DISABILITY

ABSENCE

SUPPLEMENTAL HEALTH

STOP LOSS

ASO

GuardianAnytime.com

The Guardian Life Insurance Company of America®(Guardian), 7 Hanover Square, New York, NY 10004. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America and are used with express permission.