



Focus on Recovery, Not Finances

Serious illness can lead to serious financial burden



Did you know?

- 3 in 5 workers don't have the funds to cover a \$3,000 medical bill¹
- 3 out of 4 bankruptcies where medical problems contributed to bankruptcy occurred despite having medical coverage²
- Every 40 seconds someone has a stroke in the US, and every 34 seconds an American will suffer a heart attack² — these are just two conditions covered by Guardian Critical Illness benefits

When an employee or their family members suffer a serious illness such as a stroke, cancer or heart attack, Critical Illness Insurance can help with expenses that other insurance may not cover. Covered benefits go directly to employees in a lump sum payment, and can be used for any purpose.

Benefits can pay for daily expenses and outstanding bills including:

- Co-pays & Deductibles
- Mortgages/Rent
- Utilities
- Medical/Travel Expenses
- Childcare
- Groceries

Categories of Conditions	Covered Conditions		
Vascular and Organ Failure	<ul style="list-style-type: none"> Coronary Arteriosclerosis Heart Attack 	<ul style="list-style-type: none"> Heart Failure Stroke 	<ul style="list-style-type: none"> Kidney Failure Major Organ Failure
Cancer Related	<ul style="list-style-type: none"> Benign Brain Tumor Carcinoma in Situ 	<ul style="list-style-type: none"> Invasive Cancer Skin Cancer 	<ul style="list-style-type: none"> Cancer Vaccine Benefits
Neurological, Injuries, and Quality of Life	<ul style="list-style-type: none"> Addison's Disease ALS (Lou Gehrig's Disease) Alzheimer's Disease Coma 	<ul style="list-style-type: none"> Huntington's Disease Loss of Hearing Loss of Sight Loss of Speech 	<ul style="list-style-type: none"> Multiple Sclerosis Parkinson's Disease Permanent Paralysis Severe Burns
Childhood Conditions	<ul style="list-style-type: none"> Cerebral Palsy Cleft Lip/Palate Club Foot 	<ul style="list-style-type: none"> Cystic Fibrosis Down Syndrome Muscular Dystrophy 	<ul style="list-style-type: none"> Spina Bifida Type I Diabetes

Covered conditions will vary by employer sponsored plan.

The plan is simple. Take a look at the following example of 'Jane', who has a benefit of \$10,000.³

- 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

Contact your Guardian Group sales representative for more information.

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¹ The Guardian Workplace Benefits StudySM: Fourth Annual, 2016. ² American Association for Critical Illness, Insurance website, accessed March 2018. ³ Example is for illustrative purposes only and is not intended to represent the actual benefit amounts for this product. Guardian's Critical Illness 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 limited benefits health 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. Policy Form GP-1-CI-14, GP-1-CI-14-NM, GC-C1-14-OR. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America®