



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.

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

3 in 5 workers don't have the funds to cover a \$3,000 medical bill¹

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 parents

The plan is simple. Take a look at the following example of 'Jane', who has a benefit of \$10,000.²

- 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 (1st Occurrence)	100% x \$10,000	\$10,000
Lymph Node Cancer (2nd 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.

**The Guardian Life Insurance
Company of America**
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¹ The Guardian Workplace Benefits StudySM: Fourth Annual, 2016. ² 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. Critical Illness Policy Form No. GC-CI-11. GP-1-CI-14, GP-1-CI-14-NM, GC-CI-14-OR.