



## Help ease the financial burden while healing

Because medical insurance doesn't cover everything.

Every year, more and more people are being diagnosed with cancer and the number of new cancer cases is expected to rise to 23.6 million worldwide within the next two decades.<sup>1</sup> Here are a few ways having Cancer insurance may help:

- It can help pay for non-medical expenses related to treatment, such as transportation to a specialized care facility or lodging.
- Since more health care costs are being shifted to employees in the form of higher deductibles, co-pays and other out-of-pocket costs, Cancer Insurance helps pay for these added expenses.
- Payments are made to the employee and can be used for any purpose, like groceries and rent or mortgage payments.



Cancer is the **2nd leading cause** of death in the US.<sup>2</sup>



**63% of cancer patients and loved ones reported financial struggles following a cancer diagnosis<sup>2</sup>.**

### Help employees focus on recovery. Not on finances.

Cancer Insurance provides a lump-sum payment for certain procedures (such as surgery and bone marrow transplant), screenings (such as colonoscopy or mammogram) and treatments (such as chemotherapy and radiation).

The benefit is paid directly to employees regardless of their medical insurance and can help relieve their financial burden in a time of stress. Cancer Insurance can help pay for the resources to help recover in less time. And it helps employers strike a balance between budget constraints and providing a comprehensive employee benefits package.

### Powerful enrollment, education and service support.

We help employees understand their benefits and their value, and make enrollment as easy as possible. Plus, we can implement a customized online enrollment and service solution, or integrate with existing systems and processes in place. Employees receive:

- A wide array of product education and decision support resources, from on-site meetings to phone help to online tools
- 24/7 support and employee online enrollment via guardianlife.com
- Dedicated Customer Response Unit and post-enrollment support

## Contact your Guardian Group Sales Representative for more information.

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**The Guardian Life Insurance  
Company of America**  
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[guardianlife.com](https://www.guardianlife.com)

<sup>1</sup> National Cancer Institute at the National Institutes of Health(NIH), 2018. <sup>2</sup> High Cost of Cancer Treatment, <https://www.asbestos.com/featured-stories/high-cost-of-cancer-treatment>, 2019. Guardian's Cancer 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 No. GP-1-Can-IC-12 et al. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2020 The Guardian Life Insurance Company of America.