



Help protect your savings from life's unexpected moments

Because medical insurance doesn't cover everything

Health care costs are on the rise. Even with medical insurance, you're often still responsible for both medical and non-medical expenses related to your recovery from a serious illness. The cost you pay for co-pays and deductibles, as well as other expenses such as child care, transportation to the doctor and loss of income when you are unable to work, could really set you back financially. Are you prepared to manage these expenses if you or a family member were diagnosed with a serious illness?

Helps protect your savings

- Guardian® Critical Illness Insurance complements your medical plan — no matter what type of coverage you have.
- The plan pays you cash benefits based on each eligible diagnosis such as a heart attack, stroke or cancer.
- Pays a benefit for up to 33 covered illnesses, as well as offers a benefit for a reoccurring condition.*
- The cash benefits are paid directly to you, so you decide how to use them.

Here is an example of how Guardian Critical Illness Insurance works**

Bob suffers a heart attack and receives a cash payment of \$10,000 from his Critical Illness plan. Four years later he has a stroke and receives an additional payment of \$10,000 from his plan. During both of these illnesses, his plan provided the financial support to cover a variety of expenses, such as mortgage and car payments, while he recovered.

Condition	Formula	Benefit
Heart Attack	100% of covered benefit X \$10,000	\$10,000
Stroke	100% of covered benefit X \$10,000	\$10,000

Total cash benefit paid: \$20,000

Critical Illness Insurance with Guardian is easy

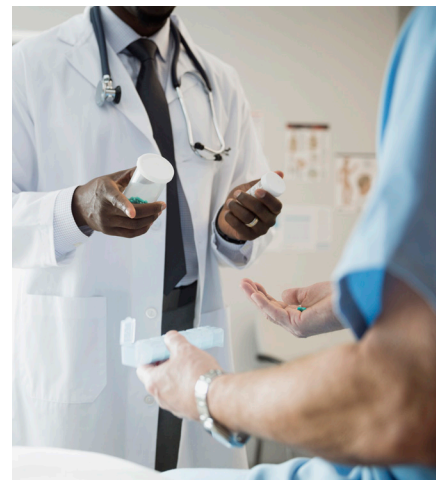
- Convenient payroll deduction
- Take the coverage with you if you change jobs or retire
- Helps protect your savings when the unexpected occurs

Learn more about Critical Illness Insurance at guardianlife.com

The Guardian Life Insurance Company of America
New York, NY

guardianlife.com

*See your plan for additional details. ** For illustrative purposes only. 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. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America, New York, NY. ©2020 Guardian. All rights reserved. Policy Form No. GP-1-CI-14. GP-1-CI-14-NM. GP-1-LAH-12R-OR. GC-CI-14-OR.



Critical Illness insurance is a smart choice for:

- Supplementing any medical plan, especially High Deductible plan participants
- Anyone concerned with out of pocket expenses from a serious illness
- Those looking for additional financial protection while recovering from a covered illness

NEW! Critical Illness



Administered by Guardian

You may know people who have been affected by a critical illness such as cancer, stroke or heart attack, and witnessed the impact it had on their quality of life. Are you prepared if a critical illness were to happen to you? Critical Illness insurance can help you when you need it the most. It provides a valuable benefit should you or your family be faced with bills resulting from a critical illness. This benefit is in addition to your medical insurance. It helps fill the financial gaps left by deductibles, coinsurance and other out-of-pocket expenses.

The Guardian Critical Illness lump sum policy payment upon diagnosis include:

Cancer (Internal or Invasive)	100%	Vascular	100%
Heart Attack (Myocardial Infraction)	100%	Benign Brain Tumor	100%
Stroke	100%	Organ Failure	100%
Kidney Failure (End Stage Renal)	100%	Carcinoma In Situ	30%
Major Organ Transplant	100%	Skin Cancer	\$250
Severe Burn	100%	Coma	100%
Paralysis	100%	Loss of Sight, Speech, Hearing	100%

Other Conditions

Cystic Fibrosis	50%	Cerebral Palsy	50%
Cleft Lip or Cleft Palate	50%	Down Syndrome	50%
PKU Disease	50%	Spina Bifida	50%
Type 1 Diabetes	50%	Autism Spectrum Disorder	\$3,000

Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.
- Fast claims payment. Most claims are processed in about 4 days.
- Additional Diagnosis: We will pay benefits for each different critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation
- Reoccurrence: We will pay benefits for the same critical illness after the first when the 2 dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.

MONTHLY PREMIUM

Employee Amounts

Benefit	<30	30-39	40-49	50-59	60-69	70+
\$10,000	\$4.90	\$6.60	\$12.80	\$24.40	\$42.80	\$78.40
\$20,000	\$9.80	\$13.20	\$25.60	\$48.80	\$85.60	\$156.80

Spouse

Benefit	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$2.45	\$3.30	\$6.40	\$12.20	\$21.40	\$39.20
\$10,000	\$4.90	\$6.60	\$12.80	\$24.40	\$42.80	\$78.40