

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
- Also pays a benefit for covered illnesses, as well as offering benefits for a reoccurring condition*
- The cash benefits are paid directly to you, so you decide how to use them

HERE'S HOW GUARDIAN CRITICAL ILLNESS INSURANCE WORKS**

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

CONDITION	FORMULA	BENEFIT FOR EACH COVERED CONDITION
HEART ATTACK	100% of covered benefit X \$10,000	\$10,000
STROKE	100% of covered benefit X \$10,000	\$10,000

TOTAL CASH BENEFIT: \$20,000

CRITICAL ILLNESS INSURANCE WITH GUARDIAN IS EASY

- Convenient payroll deduction
- Take the coverage with you if you change jobs or retire
- Protects your savings and gives you peace of mind when the unexpected occurs

LEARN MORE ABOUT CRITICAL ILLNESS INSURANCE AT WWW.GUARDIANANYTIME.COM



A SERIOUS ILLNESS IMPACTS YOU AND YOUR FAMILY

Every minute of every day, an American becomes seriously ill¹

Medical expenses account for approximately 62% of personal bankruptcies in the US²

72% of people who filed bankruptcy due to medical expenses had some type of medical insurance²



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*See your plan for additional details. ** For illustrative purposes only. 1. Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Web-based Injury Statistics Query and Reporting System (WISQARS) Nonfatal Injury Data. (2015). 2. Harvard University Study, Huffingtonpost.com, 05/2015 <https://www.huffingtonpost.com/simple-thrifty-living/top-10-reasons-people-go-broke/entry>. 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-I-CI-14. GP-I-CI-14-NM. GP-I-LAH-12R-OR. GC-CI-14-OR.

CRITICAL ILLNESS INSURANCE

COVERED CONDITIONS

CANCER	FIRST OCCURRENCE	SECOND OCCURRENCE
Invasive Cancer	100%	50%
Carcinoma In Situ	30%	0%
Benign Brain Tumor	75%	0%
VASCULAR	FIRST OCCURRENCE	SECOND OCCURRENCE
Heart Attack	100%	50%
Stroke (Severe Stroke in NH)	100%	50%
Heart Failure	100%	50%
Coronary Arteriosclerosis	30%	0%
OTHER	FIRST OCCURRENCE	SECOND OCCURRENCE
Organ Failure	100%	50%
Kidney Failure	100%	50%
GROUP 2 COVERED CONDITIONS	First Occurrence of these additional illnesses: Addison's Disease 30%, ALS (Lou Gehrig's Disease) 100%, Alzheimer's Disease 50%, Coma 100%, Huntington's Disease 30%, Multiple Sclerosis 30%, Loss of Speech, Sight or Hearing 100%, Parkinson's Disease 100%, Permanent Paralysis 50% for 1 limb, 100% for 2 limbs, Severe Burns 100%	
GROUP 3 CHILDHOOD COVERED CONDITIONS	100% of Child Benefit for the First Occurrence of Cerebral Palsy, Cleft Lip/Palate, Club Foot, Cystic Fibrosis, Down's Syndrome, Muscular Dystrophy, Spina Bifida, Type 1 Diabetes	

CRITICAL ILLNESS INSURANCE MONTHLY RATES – EMPLOYEE AND SPOUSE

ISSUE AGE	NON-TOBACCO				TOBACCO			
	\$5,000	\$10,000	\$15,000	\$20,000	\$5,000	\$10,000	\$15,000	\$20,000
< 30	\$3.75	\$7.50	\$11.25	\$15.00	\$4.55	\$9.10	\$13.65	\$18.20
30-39	\$5.40	\$10.80	\$16.20	\$21.60	\$6.95	\$13.90	\$20.85	\$27.80
40-49	\$8.45	\$16.90	\$25.35	\$33.80	\$12.15	\$24.30	\$36.45	\$48.60
50-59	\$14.30	\$28.60	\$42.90	\$57.20	\$21.55	\$43.10	\$64.65	\$86.20
60-69	\$21.10	\$42.20	\$63.30	\$84.40	\$30.45	\$60.90	\$91.35	\$121.80
70+	\$30.40	\$60.80	\$91.20	\$121.60	\$42.05	\$84.10	\$126.15	\$168.20

ADDITIONAL INFORMATION

GUARANTEED ISSUE (GI)	AMOUNT
25-50 Eligible Lives	\$10,000 (\$5,000 for Spouse) – Amounts over the GI amount require health questions
51-999 Eligible Lives	\$20,000 (\$10,000 for Spouse) – Amounts over the GI amount require health questions
DEPENDENT AGE LIMITS	Child birth to 26 years
PRE-EXISTING CONDITION LIMITATION	12 month look back period, 12 month exclusion period, continuity of coverage (3/12 in ID, MT, NM, NV, PA) (6/6 in MA, ME, UT) (3/6/12 in TX, VA)

*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.



The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. There are limitations & special requirements for each condition. See the certificate of coverage or contact your sales representative for full details. • We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category. • We will not pay benefits for a second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor. • We do not pay for a third or later occurrence of a critical illness. • First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered critical illness while covered under Guardian Critical Illness insurance. • A pre-existing condition includes any condition for which an employee, in the specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. • If the plan is new (not transferred): During the exclusion period, this critical illness plan does not pay charges relating to a preexisting condition. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. Please refer to the plan details for specific time periods. State variations may apply. • We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces), committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane, or insane. • In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian. • Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period. • Evidence of insurability is required for all late enrollees. Benefit increases may require underwriting. • This coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.