



Cover extra costs that can come with a serious illness

Because medical insurance doesn't cover everything

Thanks to modern medicine, most of us are living longer lives. Still, people are diagnosed with serious illnesses every single day. A stroke, heart attack, or cancer can come when you least expect it — and while survival rates keep going up, so does the cost of treatment and recovery.¹ Even if you have medical insurance, there can be out-of-pocket costs and many non-medical expenses, such as travel to treatment and additional child care and housekeeping. Along with lost wages, it can really set you back financially. Critical Illness Insurance pays a cash benefit that can provide important financial support while you focus on recovery. You'll receive a lump sum cash payment when you are diagnosed, and you can use that money any way you choose.

Who is it for?

- Anyone concerned about out-of-pocket expenses from a serious illness
- People who want to supplement their medical insurance, especially a high deductible plan
- Those worried about losing income while they recover from a covered illness

What does it cover?

- Critical Illness Insurance complements your medical plan — no matter what type of coverage you have.
- The plan pays a lump sum cash benefit based on a diagnosis of over 30 major illnesses, including heart attack, stroke, or cancer; there's also a benefit for reoccurring conditions.²
- The benefit can be used for any purpose, and there's no need to submit receipts.

Why should I consider it?

- Cash benefits are paid directly to you, and you decide how to use them.
- Affordable rates with convenient payroll deduction.
- Take the coverage with you if you change jobs or retire.



Did you know?

According to a recent study, **56%** of all U.S. adults had problems paying medical bills, delayed care, or worried about affording care.³

Here's an example of how it works

Bob suffered a heart attack and received a cash payment from his Critical Illness plan. Four years later, he had a stroke and got another payment. During both illnesses, his cash benefit helped pay for out-of-pocket medical costs as well as household expenses while he recovered, including mortgage and car payments.

Watch a video

Scan the code to learn more.



Learn more about Critical Illness Insurance at guardianlife.com.

The Guardian Life Insurance
Company of America
guardianlife.com

New York, NY

2022-136814 (Exp. 04/24)

¹ Cancer Epidemiol Biomarkers Prev, <https://doi.org/10.1158/1055-9965.EPI-19-1534> (2020). ² See your plan for additional details. ³ N. Levey, LA Times, <https://www.latimes.com/politics/la-na-pol-health-insurance-medical-bills-20190502-story.html>, 2019. 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. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America, New York, NY. ©2022 Guardian. All rights reserved. This advertising content is not currently intended for anyone in the state of New Mexico. Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes. Policy Form No. GP-1-CI-14.