



# Focus on Recovery, Not Your Finances

## Financial confidence for when you need it most

When you hear that you have cancer, you think about a lot of things. The one thing you don't want to think about is how to pay for all the expenses that come from your medical care and recovery. Medical insurance plans may cover many of the expenses associated with a cancer diagnosis. However, there are many non-medical costs associated with your recovery such as transportation to treatment, child care and lost wages due to your inability to work. If you were diagnosed with cancer, are you confident that you have enough savings to cover all the expenses?

### Helps protect your savings from the high cost of cancer treatment

- Guardian® Cancer Insurance pays you in addition to your medical insurance, no matter what type of plan you have
- The plan pays you cash benefits based on diagnosis, certain procedures, screenings and treatments
- The cash benefits are paid directly to you — you decide how to use them

### Here is how Guardian Cancer Insurance works\*

After receiving a cancer screening test, Mary was diagnosed with kidney cancer. Through her Cancer Insurance plan, Mary received payments for her diagnosis, treatment, transportation to the hospital, medication and follow up screenings. Mary was able to get the financial support she needed during her recovery.

Cancer Screenings	\$50	7 Doctor Visits	\$175
Follow up Screening	\$50	MRI	\$200
Second Surgical Opinion	\$300	4 Weeks of Chemotherapy	\$4,000
Kidney Nephrectomy	\$3,960	4 Weeks of Radiation	\$2,400
Hospital Confinement	\$2,800	Transportation to Hospitals	\$1,440

**Total Cash Benefit Paid on Covered Services: \$15,375**

### Cancer Insurance gives you the support you need when you need it most

- No health questions to answer and convenient payroll deduction
- Take the coverage with you if you change jobs or retire

## Learn more about Cancer Insurance at [guardiananytime.com](http://guardiananytime.com)

The Guardian Life Insurance  
Company of America  
New York, NY

[guardiananytime.com](http://guardiananytime.com)

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### Unfortunately, a cancer diagnosis could happen to you. Are you financially prepared?

14.5 million people are living with cancer, and 1.6 million new cases were diagnosed last year<sup>1</sup>

This year, 1 in 49 men will be diagnosed with colon cancer and 1 in 37 women will find out they have breast cancer<sup>2</sup>

The average out-of-pocket costs for cancer treatments can add up to \$15,192 per year<sup>3</sup>

\*For illustrative purposes only. See your plan for specific coverage amounts and details. <sup>1</sup> National Cancer Institute, 2015, <http://seer.cancer.gov/statfacts/html/all.html>. <sup>2</sup> American Cancer Society, cancer.org, 2015. <sup>3</sup> Duke University Medical Center, 2014 <http://clearhealthcosts.com/tag/duke-university-medical-center>. 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. GP-1-CAN-BEN-12 et al. GP-1-CAN-15-NM. GP-1-LAH-12R-OR. GC-CAN-12-OR. GP-1-CAN-IC-12.