



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**

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
- Protects your savings and gives you peace of mind when the unexpected occurs

Learn more about Critical Illness Insurance at guardiananytime.com

The Guardian Life Insurance Company of America
New York, NY

guardiananytime.com

2018-54164 (02-20)



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

*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-_b_6887642.html. 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 No. GP-1-CI-14. GP-1-CI-14-NM. GP-1-LAH-12R-OR. GC-CI-14-OR.