



Help protect your savings from life's unexpected moments

Coverage to use to help offset medical expenses during times of serious illness

Thanks to near-daily advancements in medicine, most of us are living longer lives. Still, people are diagnosed with serious illnesses every day. A stroke, heart attack, or cancer can come when least expected — and while survival rates may be up, so are treatment, support, and recovery costs.¹ Along with lost wages, out-of-pocket care costs can add up and present financial setbacks. Critical illness insurance provides financial support following the diagnosis of a cover critical illness by paying a lump-sum benefit that can provide important financial assistance in those moments — with the focus on getting you the financial and emotional support you need, when you need it.

Who is it for?

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

What does it cover?

- The plan pays a lump-sum benefit based on a diagnosis of a variety of major illnesses, including heart attack, stroke, and cancer.
- Certain types of routine care, such as cholesterol tests, mammograms, and colonoscopies*

Why should I consider it?

- The lump-sum benefit is benefits are paid directly to you.
- Convenient payroll deduction.
- Take the coverage with you if you change jobs or retire.



Did you know?

One-third of US adults say they have skipped recommended medical treatment due to cost, while suggest 4 in 10 have delayed needed care.²

Here's an example of how it works*

Bob suffered a heart attack and received a direct payment from his critical illness plan. Four years later, he had a stroke and got another payment. During both illnesses, he used his lump-sum benefits to help pay for out-of-pocket medical costs, as well as household expenses while he recovered.

Watch a video

Click [here](#) or scan the code to learn more.



*For illustrative purposes only.

Learn more about critical illness insurance at guardianlife.com.

**The Guardian Life Insurance
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- 1 ["Medical Care Costs Associated with Cancer Survivorship in the United States,"](#) Cancer, Epidemiology, Biomarkers & Prevention, Volume 29, Issue 7, 2020.
- 2 [Kaiser Family Foundation Health Care Debt Survey](#) (Feb. 25–Mar. 20, 2022).

*Optional riders and/or features may incur additional costs. Links to external sites are provided for your convenience in locating related information and services. Guardian, its subsidiaries, agents and employees expressly disclaim any responsibility for and do not maintain, control, recommend, or endorse third-party sites, organizations, products, or services and make no representation as to the completeness, suitability, or quality thereof. Guardian will never ask you to provide sensitive personal information, including SSN/DOB, or login via QR codes. Guardian's Group 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. This is a limited plan of supplemental health insurance that provides financial support, as a lump sum or indemnity benefit, following the diagnosis of a covered critical illness. This is not hospital or medical expense insurance, a health maintenance organization (HMO) contract, major medical expense insurance, or minimum essential coverage defined by federal law. This coverage does not reimburse you for medical expenses, the lump sum payment can be used for any purpose. Generic Policy Form # GP-1-CI-14. The state approved form is the governing document. Guardian® is a registered trademark of The Guardian Life Insurance Company of America®. ©2024 Guardian. The Guardian Life Insurance Company of America, New York, NY.