

Help protect your savings from life's unexpected moments

Coverage to use to address financial wellness during times of serious illness and to help provide broader preventive and family care

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.

Designed with quality of life in mind, critical illness insurance provides financial support following the diagnosis of a covered 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
- First-of-its-kind coverage for preventive measures taken as a result of a BRCA1 or BRCA2 genetic mutation
- Expanded coverage for childhood conditions
- Earlier payouts at earlier stages of conditions like Alzheimer's, Multiple Sclerosis, and Parkinson's disease
- Health screening benefits that include immunizations, routine/annual physicals, mammograms, colonoscopies, and similar screenings**
- Optional family planning benefits are also available**

Why should I consider it?

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



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.



*For illustrative purposes only.



Did you know?

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

Learn more about critical illness insurance at guardianlife.com



The Guardian Life Insurance
Company of America

guardianlife.com

New York, NY

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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.

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