

# 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.<sup>1</sup> 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.<sup>2</sup>

Learn more about critical illness insurance at [guardianlife.com](https://guardianlife.com)

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The Guardian Life Insurance  
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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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