



Critical Illness Insurance helps protect your savings, so you can focus on your recovery.

Because medical insurance doesn't cover everything

Health care costs are on the rise. Even with medical insurance, you're still responsible for co-payments, deductibles and other out-of-pocket costs, so a serious illness could really set you back financially.

If you or a family member was diagnosed with a serious illness, could you handle the extra expenses?

Guardian helps protect your savings

- Guardian Critical Illness Insurance supplements your medical plan— no matter what type of coverage you have
- Guardian pays you cash benefits based on each eligible diagnosis
- The cash benefits are paid directly to you — you decide how to use them

Here's an illustration of how Guardian's Critical Illness Insurance works*

While the plan offered through your union may differ, here's an example of how Guardian Accident Insurance helped Sue.

- Sue suffers a heart attack and receives \$10,000
- Three years later, she has a stroke and receives \$10,000

Sue received \$20,000 to help offset her out of pocket costs and enable her to focus on her recovery.

Condition	Formula	Benefit Payment
Heart attack	100% x \$10,000	\$10,000
Stroke	100% x \$10,000	\$10,000
Total Cash Benefit Paid to Sue		\$20,000

Critical Illness Insurance with Guardian is easy

- Convenient online enrollment with automatic monthly payments
- Take the coverage with you if you leave your current employer
- Protects your savings and gives you peace of mind when the unexpected occurs



Are you financially prepared?

- Every minute of every day, an American becomes seriously ill¹
- The average out-of-pocket expenses for a critical illness can be as much as \$5,000 a year²
- 63% of Americans **with medical insurance** used all their savings for out-of-pocket medical costs³
- The out of pocket costs to treat a serious illness is the primary cause of personal bankruptcies for Americans — **even with medical insurance**⁴

Enroll now, It's never been easier to get the additional financial support you need

File# 2016-20697 Exp. 3/18

*For illustrative purposes only. Covered benefits and benefit amounts may vary by employer-sponsored plan. See your plan for specific coverage amounts and details. 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. American Association for Critical Illness Insurance, 2012, <http://www.criticalillnessinsuranceinfo.org/learning-center/individuals.php>. 3. Kaiser Family Foundation and the Health Research & Educational Trust, 2015. 4. NerdWallet Health, 2013, <https://www.nerdwallet.com/blog/health/medical-bankruptcy/>. 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 #GC-C1-11.

