

# CRITICAL ILLNESS INSURANCE



Help cover the extra costs that may come with a serious illness. Critical illness insurance helps you cover medical expenses that your primary health insurance won't. It's a cash payout you receive if you ever experience a serious illness like cancer or a stroke.

Critical illness insurance pays you directly. The money you receive from your critical illness insurance can be used however you want, covering anything from

BENEFITS						
<b>Contribution</b>	Voluntary Employee benefit. Post-tax premiums.					
<b>Employee Critical Illness Benefit Amounts</b>	Employee may choose a lump sum benefit of \$10,000, \$20,000 Guarantee Issue at Initial Eligibility: Employee and Spouse \$20,000; Child all amounts					
<b>Dependent Critical Illness Benefit Amount</b>	Spouse: 100% of Employee benefit; Child: 50% of Employee benefit					
<b>Covered Conditions (lump sum payments)</b>	<b>Condition</b>	<b>First Occurrence</b>		<b>Second Occurrence</b>		
	<b>Cancer</b>					
	Invasive Cancer:	100%		100%		
	Carcinoma In Situ	30%		0%		
	Benign Brain Tumor	75%		0%		
	Skin Cancer	\$250		Not Covered		
	<b>Vascular</b>					
	Heart Attack	100%		100%		
	Stroke	100%		100%		
	Heart Failure	100%		100%		
	Coronary Arteriosclerosis	30%		0%		
	<b>Other</b>					
	Organ Failure	100%		100%		
Kidney Failure	100%		100%			
Infectious Contagious Disease	30%		0%			
<b>Group 2 Covered Conditions</b>	First Occurrence of these additional illnesses: <ul style="list-style-type: none"> <li>• 100% Benefit: ALS (Lou Gehrig's Disease), Coma, Loss of Speech, Sight or Hearing, Parkinson's Disease, Severe Burns</li> <li>• 50% Benefit: Alzheimer's Disease</li> <li>• 30% Benefit: Addison's Disease, Huntington's Disease, Multiple Sclerosis</li> <li>• Permanent Paralysis: 50% for 1 limb, 100% for 2 limbs</li> </ul>					
<b>Group 3 Childhood Covered Conditions</b>	100% of Child Benefit for the First Occurrence of Cerebral Palsy, Cleft lip/palate, Club Foot, Cystic Fibrosis, Down's Syndrome, Muscular Dystrophy, Spina Bifida, and Type 1 Diabetes.					
<b>Wellness Benefit</b>	Provides a per year benefit for completing certain routine wellness screenings or procedures (refer to Plan Highlights section for example procedures). Employee \$50; Spouse \$50; Child \$50					
<b>Dependent Age Limits</b>	0 days to 26 years (26 if full time student)					
<b>Pre-Existing Condition Limitation</b>	3 month look back period, 12 month exclusion period, Continuity of Coverage					
MONTHLY PREMIUM						
Premiums listed are for Attained Age and will increase as an insured ages. Spouse cost is in addition to employee. Child cost is included with employee election.						
<b>Benefit Amounts</b>	<b>&lt;30</b>	<b>30-39</b>	<b>40-49</b>	<b>50-59</b>	<b>60-69</b>	<b>70+</b>
\$10,000	\$6.37	\$10.86	\$20.77	\$39.29	\$65.25	\$102.31
\$20,000	\$12.74	\$21.71	\$41.54	\$78.59	\$130.51	\$204.61



# CRITICAL ILLNESS INSURANCE

## PLAN HIGHLIGHTS

- Guardian's Critical Illness Product provides ability for an insured to receive a lump sum benefit payment upon first and second diagnosis of any qualified Critical Illnesses listed under covered conditions.
- Benefits are paid directly to the insured when they need it most. Expenditure for claim proceeds are not limited to cover medical expenses, funds can be used under the discretion of the insured for things such as childcare, transportation and to fill in gaps in their medical plan, like co-pays and deductibles.
- Wellness Benefit pays when insured completes screenings such as mammography, colonoscopy, pap smear, PSA, serum cholesterol testing, completion of smoking cessation, and weight reduction programs. Benefits paid even if medical insurance is paying 100% of the cost.
- An insured must port Critical Illness coverage prior to age 70.
- Portability allows the insured to take the coverage with them even if employment has ended. Evidence of Insurability is not required.

## IMPORTANT NOTES

### Rates Notes

- Spouse rate is based on employee's age bracket. Child rate is included with employee election. Dependent Critical Illness insurance will not take effect if a dependent, other than a newborn, is home confined, confined to the hospital or other health care facility or is unable to perform two or more Activities of Daily Living.
- If any discrepancies between the premiums on this proposal and your bill exist, your bill prevails.

### Benefits Notes

- Infectious/Contagious Disease benefit is only payable if: 1) the insured is diagnosed with a covered infectious or contagious disease by a doctor while insured by Guardian and 2) the insured is hospital confined due to the infectious or contagious disease for 5 or more consecutive days. The Infectious Contagious Disease benefit covers Antibiotic resistant bacteria (including MRSA), Coronavirus (including Covid-19), Diphtheria, Encephalitis, Legionnaire's Disease, Lyme Disease, Malaria, Meningitis, Necrotizing fasciitis (flesh eating bacteria), Osteomyelitis, Rabies and Tuberculosis. This benefit will pay for only one Infectious Contagious Disease, once per lifetime.
- The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See the actual policy for full details.
- Dependent Guarantee Issue amounts are limited to 50% of the employee guarantee issue amount.

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. There are limitations & special requirements for each condition. See the certificate of coverage for full details.
- This policy will not pay for a diagnosis of a listed critical illness that is made before the covered person's Critical Illness effective date with Guardian.
- Guardian will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category; or (c) both Critical Illnesses are contained within the Childhood Conditions category.
- Guardian will not pay benefits for a Second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor.
- First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered critical illness while covered under Guardian Critical Illness insurance.
- Guardian do not pay benefits for a third or later occurrence of a Critical Illness.
- A pre-existing condition includes any condition for which an employee, in the three month period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. State variations may apply.
- Guardian do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane.
- In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian. Subject to state specific variations.
- Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period.
- An applicant must enroll within 31 days of the coverage effective date. If the applicant enrolls outside of the initial enrollment period they will be considered a late entrant and must answer health questions.
- Ask your Benefit Administrator for Certificate of Coverage.

## FILE A CLAIM

To file a Critical Illness Claim visit [www.guardianlife.com/forms](http://www.guardianlife.com/forms). Select the "Benefits through an employer" option. Plan number 399095. Customer Service: 800-268-2525. Fax: 610-807-2999.