

CRITICAL ILLNESS

8 GuardianWebsite: www.guardiananytime.com

Mobile App: Guardian Anytime

Coverage

Why do I need a Critical Illness plan?

No one is ever really prepared for a life-altering critical illness diagnosis. The whirlwind of appointments, tests, treatments and medications can add to your stress levels. Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness.

Features and Plan Provisions

- •Employee's may choose a lump sum benefit of \$10,000, \$20,000, or \$30,000
- •Coverage is available for spouses up to 100% of the face amount elected by the employee and available for children up to 50% of the face amount elected by the employee
- •Includes an annual Wellness benefit that pays you, your spouse, and child \$50 per person per year for many common preventive screenings

Plan Benefits

Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	100%
Stroke	100%
Major Organ Transplant	100%
Heart Failure	100%
Kidney Failure (End-Stage Renal Failure)	100%
Cancer (Internal or Invasive)	100%
Non-Invasive Cancer	25%
Skin Cancer Health Screening (payable E&S only)	\$250/calendar year
Severe Burns	100%
Paralysis	100%

