

# Advantages of Supplemental Health Benefits

## Accident, Cancer, Critical Illness,\* and Hospital Indemnity Insurance

Guardian offers comprehensive supplemental health options and enrollment support you and your customers can count on.

Benefits are paid directly to the employee, and can be used for any purpose, like meeting everyday expenses, medical or non-medical.

### Check out the advantages of our supplemental health portfolio

- Available for groups starting at 2 lives
- Group benefits that provide easy administration, maximum flexibility and portability
- Group rates that discount favorable demographics

### Enrollment and service tools

- Nationwide team of Benefit Counselors
  - Certified enrollment specialists committed to educating employees
  - Available to conduct group meetings
  - Results in better comprehension of options, boosting participation
- Employee Benefits Hotline
- Online benefits administration, billing, and enrollment
- Single bill for all voluntary and core coverages
- Personalized enrollment kits provided at no additional cost

### Broker Commission advantages

- Commission flexibility – Level and Front-Loaded
- Each benefit counts as a separate line for Special Producer Compensation Qualification



#### Dedicated Enrollment Team

Our enrollment specialists create an optimal, needs-based enrollment strategy

#### Employee Education and Decision Support

Our effective communications, education and decision support tools help maximize participation

#### Flexible Enrollment Execution

We provide seamless integration with any existing systems and processes, or a complete solution for those without a system in place

**Contact your Guardian Group Sales Representative for more information.**

\*In New York State, Critical Illness is referred to as Specified Disease. Guardian Accident Insurance, Cancer Insurance, Critical Illness and Hospital Indemnity policies are underwritten 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. These products provide limited benefits. For agent/broker use only. Not for use with the general public. Accident Insurance Policy Form #GP-1-AC-IC-12 Cancer Insurance Policy Form #GP-1-CAN-IC-12 Critical Illness Policy Form #GC-CI-11 Hospital Indemnity Policy Form # GP-1-HI-15

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LIFE

DENTAL

VISION

DISABILITY

ABSENCE

SUPPLEMENTAL HEALTH

STOP LOSS

ASO

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# Supplemental Health Benefits Key Features

## Hospital Indemnity Insurance



- Hospital and Intensive Care Unit (ICU) Admission Benefit up to \$10,000 – always guaranteed issue
- Flexible benefit options allow groups to select the coverage that best meets their needs

- Planholders may offer employees multiple options
- Age-banded or composite rates. Age-banded rates can be attained age or issue age
- Sickness-only coverage option to ease bundling with an Accident plan

### Optional Benefits

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|---|---|--|---|---|
| <ul style="list-style-type: none"> <li>• Hospital Confinement</li> <li>• Intensive Care Unit (ICU) Confinement</li> <li>• Ambulance – Air &amp; Ground</li> </ul> | <ul style="list-style-type: none"> <li>• Diagnostic Tests</li> <li>• Doctor's Office Visit</li> <li>• Health Screening</li> </ul> | <ul style="list-style-type: none"> <li>• Emergency Room &amp; Urgent Care</li> <li>• Home Health Care</li> <li>• Hospice Care</li> </ul> | <ul style="list-style-type: none"> <li>• Surgery – Inpatient</li> <li>• Surgery – Outpatient</li> <li>• Outpatient Therapy</li> </ul> | <ul style="list-style-type: none"> <li>• Rehabilitation Unit Confinement</li> <li>• Prescription Drugs</li> <li>• Transportation &amp; Lodging</li> </ul> |
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## Critical Illness\* Insurance



- Lump sum benefits available up to \$50,000 with guaranteed issue amounts available starting at 25 lives
- Flexible coverage options allow groups to select the coverage that best meets their needs
- Attained or issue age rates available
- Cancer benefits can be excluded to ease bundling with a stand-alone Cancer plan

### Enhanced Features

- Pays for the first occurrence of a critical illness while insured, with the option to include recurrence benefits
- No lifetime maximum. Benefits are payable on all conditions
- Children are covered at no additional cost, and no health questions are required

### Optional Benefits

- Diagnosis of Alzheimer's in an employee's parent
- Family wellness rider available \$50-\$150
- Hospital Admission benefit
- Auto increase, Cancer death benefit, Recovery Supplement, Occupational HIV/Hepatitis

### Over 30 Critical Illnesses Covered, including

- |  |  |  |   |  |
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| <ul style="list-style-type: none"> <li>• Heart Attack</li> <li>• Cancer</li> <li>• Stroke</li> </ul> | <ul style="list-style-type: none"> <li>• Organ Failure</li> <li>• Arteriosclerosis</li> <li>• Parkinson's</li> </ul> | <ul style="list-style-type: none"> <li>• Alzheimer's</li> <li>• MS</li> <li>• ALS</li> </ul> | <ul style="list-style-type: none"> <li>• Severe burns</li> <li>• Paralysis</li> </ul> | <ul style="list-style-type: none"> <li>• Childhood illnesses, including Down's Syndrome and Cystic Fibrosis</li> </ul> |
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## Accident Insurance



- Scheduled indemnity plan available in three coverage levels: Value, Advantage and Premier
- Planholders may offer employees multiple options
- Simple four tier rate structure, with 24-hour or off-the-job plan design options

- Wellness rider available \$50-\$150 – including many common preventive procedures
- Child organized sport benefit
- Optional AD&D, Hospital Confinement for Sickness, and Disability riders

### Accident Child Organized Sport Benefit\*\*

Pays an additional 20% of child benefits if the covered accident occurs while participating in an organized sport

## Cancer Insurance



- Scheduled indemnity plan available in three coverage levels: Value, Advantage and Premier
- Benefits for procedures and treatments, such as surgery, chemotherapy, and radiation
- Age-banded or composite rates. Age-banded rates can be attained age or issue age

- Cancer screening benefit available \$50-\$150 – including procedures such as mammogram and colonoscopy
- Conditional Guaranteed Issue with one health question
- Special underwriting consideration on takeover opportunities

### Cancer Benefits Covered with Select Plan Designs

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|--|---|--|
| <ul style="list-style-type: none"> <li>• Alternative Care</li> <li>• Anti-Nausea Medicine</li> <li>• Experimental Treatment</li> </ul> | <ul style="list-style-type: none"> <li>• Home Health Care</li> <li>• Initial Diagnosis</li> </ul> | <ul style="list-style-type: none"> <li>• Inpatient Special Nursing</li> <li>• Lodging</li> </ul> |
|--|---|--|

\*In New York State, Critical Illness is referred to as Specified Disease \*\*For covered children up to age 18



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