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Screening benefit with cancer insurance

Get money back for taking care of yourself

Every year, more and more people are diagnosed with cancer and the number of new cancer cases is expected to rise to 29.5 million worldwide within the next two decades.¹ Cancer insurance provides a lump-sum payment for diagnosis, certain procedures, screenings and treatment. Payments are made directly to you, regardless of medical insurance, and can be used for both medical and non-medical expenses, such as transportation to treatment facilities, medical plan deductibles, out-of-pocket costs, and everyday expenses like rent or mortgage payments.

And with our cancer insurance, you have a unique screening benefit that gives you money back.

If you or a covered individual complete any of the following cancer screening procedures within a year, you'll receive a benefit payment:²

- Bone marrow testing
- BRCA testing
- Breast ultrasound
- Breast MRI
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy/virtual Colonoscopy
- CT scans /MRI scans
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear /ThinPrep® pap test
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Testicular ultrasound
- Thermography
- · Serum cholesterol test to determine levels of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- · Stress test on a bicycle or treadmill
- Thermography



Did you know?

Early detection of cancer through screening has been determined to reduce mortality from cancers of the colon and rectum, breast, uterine cervix, prostate, and lung.³

Submitting your wellness benefit claim is easy

- Go to guardianlife.com and select "Log in" to register or access your account.
- Under My Claims, click "Submit a claim," select
 Wellness and "Submit your Wellness claim online."
- · Complete or verify member's information.
- Enter date of service, doctor's information and select "Screenings."
- Review a summary of the information entered and confirm its accuracy.
- Submit the claim.

The Guardian Life Insurance Company of America guardianlife.com

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- ¹ National Cancer Institute at the National Institutes of Health (NIH), 2020.
- One wellness benefit payment per calendar year per covered person if a covered person has a wellness test or procedure performed while coverage is in force. See your plan details for benefit amounts.

This advertising content is not currently intended for anyone in the state of New Mexico.

Guardian's Cancer 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. This is a limited plan of supplemental health insurance that provides the specified financial support, as a lump sum or indemnity payment, following the diagnosis of a covered cancer. This is not minimum essential coverage as defined by federal law. This coverage will not reimburse for hospital or medical expenses. Generic Policy Form # GP-1-CAN-IC-12, et al; GP-1-LAH-12R. The state approved form is the governing document.

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