



Benefit with critical illness insurance

Get money back for taking care of yourself

When you or a family member suffers a serious illness, such as a stroke or heart attack, critical illness insurance can help with expenses that other insurance may not cover. Covered benefits go directly to you in a lump sum payment, and can be used for any purpose.

And with critical illness insurance, you have a unique benefit that gives you money back.

If you or a covered individual complete any of the following routine tests or procedures designed to promote health, you'll receive a benefit payment once a year as part of your insurance plan:¹

- Abdominal aortic aneurysm ultrasonography
- Bone density screening
- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- Carotid ultrasound
- CA 125 (blood test for ovarian cancer)
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Completion of a smoking cessation program
- Completion of a weight reduction program
- Double contrast barium enema
- Electrocardiogram (EKG)
- Fasting blood glucose test
- Flexible sigmoidoscopy



- Hemoccult stool analysis
- Immunizations Lymphocyte genome sensitivity test (LGS)
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Routine/annual physical
- Serum cholesterol test to determine level of HDL (high-density lipoprotein) and LDL (low-density lipoprotein)
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- Thinprep pap test
- Virtual colonoscopy

Did you know?

The Centers for Disease Control and Prevention states that regular health exams and tests can help find problems before they start, and can help find problems early, when your chances for treatment and cure are better.²

Submitting your wellness benefit claim is easy

- Go to guardianlife.com and select "Log in" to register or access your account.
- Under 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 summary of the information entered and confirm accuracy.
- Submit the claim.



The Guardian Life Insurance Company of America

guardianlife.com

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¹ One wellness benefit 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.

² Are You Up to Date on Your Preventive Care? (<https://www.cdc.gov/chronicdisease/about/preventive-care/index.html>) Centers for Disease Control and Prevention. April 19, 2023

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