



Health screening benefit with hospital indemnity insurance

Get money back for taking care of yourself

Guardian® Hospital Indemnity helps soften the financial impact of higher medical plan deductibles and out-of-pocket costs associated with hospital admissions. Covered benefits go directly to you in a lump sum payment, and can be used for any purpose.

And with our hospital indemnity insurance, you have an additional health screening benefit that gives you money back.

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

- Blood test for triglycerides
- Bone density screening
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- CEA (blood test for colon cancer)
- Carotid ultrasound
- Chest x-ray (preventive screening, not diagnostic)
- Colonoscopy/virtual colonoscopy
- Completion of a smoking cessation or weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Immunizations
- Lymphocyte Genome Sensitivity test (LGS)
- Mammography
- Pap smear/ThinPrep® pap test
- PSA (blood test for prostate cancer)
- Routine/annual physicals
- Serum cholesterol test to determine levels of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)



- Skin cancer screening/biopsy
- Stress test on a bicycle or treadmill
- Thermography

Submitting your health screening 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 Hospital Indemnity, and "Submit your Hospital Indemnity claim online."
- Complete or verify member's information.
- Enter the date of service, doctor's information, and select screenings.
- Review summary of the information entered and confirm its accuracy.
- Submit the claim.

**The Guardian Life Insurance
Company of America**
guardianlife.com

New York, NY
2023 – 157676 (07/25)

¹ One health screening benefit payment per year per covered person if a covered person has a health screening test or procedure performed while coverage is in force. See your plan details for specific benefit amounts.

In Colorado, Hospital Indemnity Insurance is known as Accident and Sickness Indemnity Insurance.

Groups with effective dates prior to 10/1/21 may restrict applicants over age 69 from enrolling in Hospital Indemnity.

Guardian's Group Hospital Indemnity Insurance is 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. This is a limited plan of supplemental health insurance that provides the specified financial support, as a lump sum or indemnity payment, following a covered hospitalization. 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-HI-15. The state approved form is the governing document. GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America®.©2023 The Guardian Life Insurance Company of America