



# What you need to know about pre-existing condition limitations and diagnoses

Cancer care and treatment can be costly. Although cancer insurance was designed to help your employees cover expenses above and beyond their primary health coverage, most insurance policies do not provide coverage for previously diagnosed cancer and pre-existing conditions. Because understanding how cancer insurance works is essential to your employees' financial wellness, we have created some scenarios that demonstrate how Guardian's Cancer benefits are paid based on pre-existing limitations and the time of diagnosis.

## Initial diagnosis benefit

Guardian's Cancer product can help your employees pay for medical and non-medical expenses they are faced with when diagnosed with cancer.

The Initial Diagnosis benefit is paid when the insured is diagnosed for the first time as having internal cancer while covered under the Guardian Cancer plan. The benefit is not paid if the cancer is a recurrence of a previously diagnosed cancer, a metastasis of a previously diagnosed cancer, or for carcinoma in situ. For example, if an insured is diagnosed while insured by the Guardian Cancer plan with a recurrence of cancer that was originally diagnosed before the coverage effective date, Guardian will pay for all covered treatments for that cancer, assuming the insured was in remission and no treatment other than maintenance medications or check-ups were received during the pre-existing condition, look-back period. However, since this is a recurrence of a previously diagnosed cancer, the Initial Diagnosis benefit would not be paid.

## Below are four scenarios that demonstrate how the diagnosis and pre-existing limitations works

For each of these scenarios assume the Guardian effective date is January 1, 2020 and a pre-existing condition limitation consists of a three-month look-back and 12-month exclusion period.



### Scenario 1<sup>1</sup>

Problem	Jane was diagnosed with invasive cancer on 07/01/19 and is being actively treated for that cancer upon a transfer to Guardian.
Response	The Initial Diagnosis benefit and treatment for that cancer would not be payable under Guardian since it was diagnosed prior to the Guardian effective date. At enrollment, if Jane has existing cancer coverage with another carrier, she should be counseled to port or convert it so that she has no loss of benefits.

### Scenario 2<sup>1</sup>

Problem	Michael was diagnosed with invasive cancer on 07/01/17. On 06/01/19, Michael is considered cancer-free and in remission. On 02/01/20, the same cancer returns.
Response	The Initial Diagnosis benefit would not be payable under Guardian since it is a recurrence of a previously diagnosed cancer; however, Guardian would pay for all covered treatments for that cancer that Michael receives after Guardian's effective date.

### Scenario 3<sup>1</sup>

Problem	Richard feels a lump and gets a CAT scan and MRI on 12/20/19. Diagnosis of breast cancer is made on 01/03/20.
Response	Even though the diagnosis was made after Guardian's effective date, this is considered a pre-existing condition since tests were done during the pre-existing condition look-back period. The Initial Diagnosis benefit would not be payable, and Guardian would not pay for any treatments that are received for that cancer during the first 12 months of Richard's coverage. After the 12 month exclusion period (01/01/21), Guardian would pay for all covered treatments for that cancer.  Note: If the diagnosis of the cancer was made prior to coverage effective date of 01/01/20, no benefits would be payable even after the 12 month exclusion period.

### Scenario 4<sup>1</sup>

Problem	Louise was diagnosed with non-invasive breast cancer on 05/01/14. On 04/10/16, Louise was considered cancer free. On 02/1/20 a diagnosis for a different type of cancer is made that is unrelated to her diagnosis back on 05/01/14.
Response	Although Louise has a pre-existing condition, the initial diagnosis benefit and covered treatment for the diagnosis of cancer would be payable under Guardian since it is a diagnosis of a different cancer and she had no treatment for that cancer during the pre-existing look back period.

**Contact your Guardian Group sales representative to learn more.**

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2019-90759 (12/21)

<sup>1</sup>All scenarios and names mentioned herein are purely fictional and have been created solely for example purposes. Any resemblance to existing situations, persons or fictional characters is coincidental. The information presented is used to explain the benefit and should not be used as the basis for any decision making. If the Cancer plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. 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 state. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan document are the final arbiter of coverage. This policy provides limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form #GP-1-CAN-IC-12, et al, GP-1-LAH-12R.