



Supporting employees through serious illness, and so much more

At Guardian, we believe that truly supporting well-being means helping employees access and use benefits as quickly and simply as possible. That's especially important when they're faced with a diagnosis that critical illness insurance can cover. Our critical illness insurance offering now covers double the number of illnesses and conditions, and provides well-being benefits. All with added ease and convenience.

Going further to help employees and their loved ones: That's the Guardian difference.

Designed with employee quality of life in mind, our critical illness insurance features more ways to address emotional, physical, and financial well-being for the whole family, including:

- **Family planning benefits** that support employees during infertility treatments or if there are pregnancy or delivery complications.
- Coverage for **childhood illnesses and disorders** such as autism, cleft lip/palate, and congenital heart defect.
- **Mental health support** from taking an assessment, to benefits for conditions such as severe depression, postpartum depression, or Post Traumatic Stress Disorder.
- **Health screening benefits** that include mammograms, colonoscopy, as well as routine/annual physicals and immunizations. There's also coverage for COVID-19 testing and vaccines.
- **And since pets are family too**, there are benefits for overnight pet boarding should hospitalization be required due to a covered illness.



Designed with well-being in mind

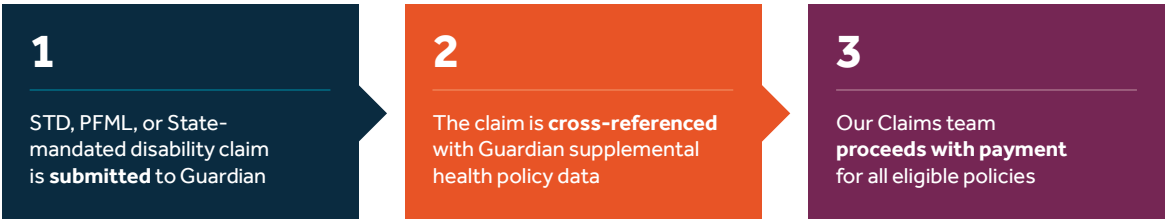
Guardian is proud to be the first to offer employees coverage for preventive measures taken as a result of having a BRCA1 or BRCA2 genetic mutation.

We're also bringing added ease, convenience, and simplicity to how Guardian Critical Illness insurance benefits are understood, used, and managed in a number of innovative ways.

- **Benefits explained in simpler language**, so employees understand what their benefit can do for them
- **Earlier payouts at earlier stages of conditions** like Alzheimer's. Multiple Sclerosis, and Parkinson's
- **One carrier, one bill, and one plan number**, so there's one less thing for HR to manage
- **Seamless claims integration** that automatically checks for eligibility across all supplemental health coverages when a Guardian Short Term Disability, paid family medical leave, or a state-mandated disability claim comes in



How it works:



This means the employee can receive the supplemental health benefits to which they are entitled without having to submit multiple claims.

Contact your Guardian Group sales representative to learn more.

The Guardian Life Insurance
Company of America
guardianlife.com

New York, NY

2023-153876 (4/25)

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Guardian's Group Critical Illness 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 critical illness. This is not minimum essential coverage as defined by federal law. This coverage will not reimburse for hospital or medical expenses. Generic Policy Form # CI-23-P. The state approved form is the governing document.

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