



Support well-being when it's needed most with Guardian supplemental health benefits

Life for your clients can change in an instant. When their health is dealt an unexpected blow, their time and energy should be spent on getting well — not worrying about how to pay for the care they need while staying on top of household bills.

Supplemental health benefits support your clients when they must deal with unforeseen medical challenges. Whether it's an X-ray for a sprained ankle, surgery after an accident, or critical care for a serious diagnosis, the financial support these benefits provide can make all the difference to employees and their families.

Each type of supplemental health insurance plays a crucial role in supporting employee well-being. Your clients' supplemental benefit offerings should include:



Hospital indemnity insurance

An injury or sickness that requires an extended hospital stay can happen to anyone at any time, and usually comes when employees least expect it. Medical insurance can help with hospital bills, but other everyday costs can add up, especially if income is reduced or missing due to the hospital stay. This is where Guardian's Hospital Indemnity insurance benefit can help.

- Pays your clients' employees after a qualifying hospital stay
- Can be used for expenses incurred as a result of being in the hospital



Accident insurance

Accidents can happen to anyone. Accident insurance pays a benefit based on a covered injury, regardless of what is covered by medical insurance.

- Covers a broad range of treatments and services for injuries
- Guaranteed acceptance, no medical questions to answer
- Guardian pays increased benefits for a child injured while playing organized sports¹



Critical illness insurance

When an employee suffers a serious illness such as a stroke or a heart attack, critical illness insurance can help with expenses that other insurances may not cover.

- Covers a broad range of illnesses
- Payments are made directly to you, not the doctor
- Children are covered at no additional cost



Cancer insurance

Cancer insurance provides fixed dollar amounts and benefits based on your elected schedule. An employee can spend this sum on expenses or use it in conjunction with other benefits to help cover the cost of their treatment.

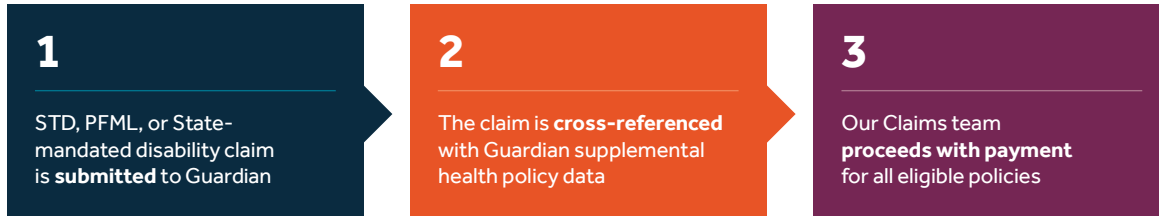
- Employees can receive payment for a broad range of services related to diagnosis, annual cancer screenings, treatment, and procedures
- Can help pay for non-medical expenses related to treatment, such as transportation to a specialized care facility or lodging

How we streamline supplemental health with disability and mandated leave for a better employee experience

Life's already complex enough when dealing with an illness, injury, or hospital stay. That's why we process claims in a way that ensures employees going through a challenging event get all the benefits they need, with less effort. When employees have supplemental health coverage as well as a short term disability (STD), paid family medical leave, or state-mandated disability plan with Guardian, we automatically check for eligibility across all coverages when a claim comes in. This means the employee can receive all the supplemental health benefits to which they are entitled without having to submit multiple claims.

Thanks to this proactive approach to each claim, nearly 50% of identified eligible supplemental health claims are paid automatically when paired with STD.²

How it works



The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

¹ The child must be insured by the plan on the date the accident occurred. The child must be age 18 or younger. Not available in all states.

² Based on Guardian supplemental health claim data, 2022.

This advertising content is not currently intended for anyone in the states of Arizona, New Mexico, Washington or Wyoming.

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