



# 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.



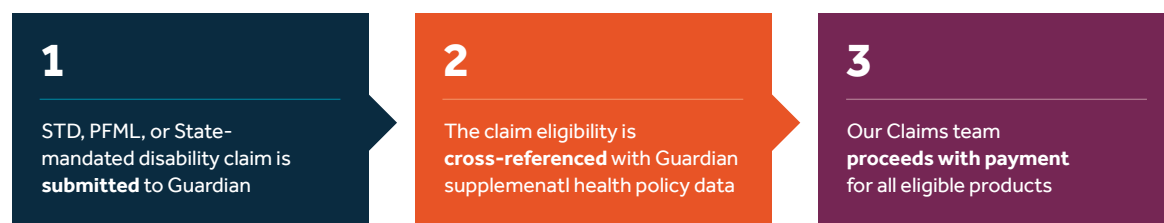
### Designed with well-being in mind

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 broker or Guardian representative for more information.**

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