

CRITICAL ILLNESS INSURANCE

Freedom Senior Management

Policy # 00555836

HELPS PROTECT YOUR SAVINGS FROM LIFE'S UNEXPECTED MOMENTS

Because Medical Insurance Doesn't Cover Everything

Health care costs are on the rise. Even with medical insurance, you're often still responsible for both medical and non-medical expenses related to your recovery from a serious illness. The cost you pay for co-pays and deductibles, as well as other expenses such as child care, transportation to the doctor and loss of income when you are unable to work, could really set you back financially. Are you prepared to manage these expenses if you or a family member were diagnosed with a serious illness?

FOCUS ON RECOVERY, NOT YOUR FINANCES

- Guardian® Critical Illness Insurance complements your medical plan — no matter what type of coverage you have
- The plan pays you cash benefits based on each eligible diagnosis such as a heart attack, stroke or cancer
- Also pays a benefit for covered illnesses, as well as offering benefits for a reoccurring condition*
- The cash benefits are paid directly to you, so you decide how to use them

Here's an Illustration of how Guardian's Critical Illness Insurance works*

While the plan offered by your employer may differ, here's an example of how Guardian Critical Illness Insurance helped Sue.

- Sue suffers a heart attack and receives \$10,000
- Three years later, she has a stroke and receives \$10,000

Sue received \$20,000 to help offset her out-of-pocket costs and enable her to focus on her recovery.

Condition	Formula	Benefit Payment
Heart attack	100% x \$10,000	\$10,000
Stroke	100% x \$10,000	\$10,000
Total Cash Benefit Paid to Sue		\$20,000

- Take the coverage with you if you change jobs or retire



A SERIOUS ILLNESS IMPACTS YOU AND YOUR FAMILY

Every minute of every day, an American becomes seriously ill¹

Medical expenses account for approximately 62% of personal bankruptcies in the US²

72% of people who filed bankruptcy due to medical expenses had some type of medical insurance²

LEARN MORE ABOUT CRITICAL ILLNESS INSURANCE AT WWW.GUARDIANANYTIME.COM



The Guardian Life Insurance
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*See your plan for additional details. ** For illustrative purposes only. 1. Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Web-based Injury Statistics Query and Reporting System (WISQARS) Nonfatal Injury Data. (2015). 2. Harvard University Study, Huffingtonpost.com, 05/2015 https://www.huffingtonpost.com/simple-thrifty-living/top-10-reasons-people-go-b_6887642.html. Guardian's 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. Plan documents 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-I-CI-14, GP-I-CI-14-NM, GP-I-LAH-12R-OR, GC-CI-14-OR.

CRITICAL ILLNESS INSURANCE

EMPLOYEE

BENEFIT AMOUNTS	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-99
\$10,000 – Non Tobacco	\$3.28	\$3.46	\$3.55	\$3.83	\$4.57	\$5.91	\$7.94	\$10.62	\$14.08	\$19.34	\$29.68
\$10,000 – Tobacco	\$3.83	\$4.02	\$4.15	\$4.62	\$5.72	\$7.98	\$11.91	\$17.35	\$24.97	\$36.74	\$58.48
\$20,000 – Non Tobacco	\$6.55	\$6.92	\$7.11	\$7.66	\$9.14	\$11.82	\$15.88	\$21.23	\$28.15	\$38.68	\$59.35
\$20,000 - Tobacco	\$7.66	\$8.03	\$8.31	\$9.23	\$11.45	\$15.97	\$23.82	\$34.71	\$49.94	\$73.48	\$116.95

SPOUSE

\$5,000 – Non Tobacco	\$1.64	\$1.73	\$1.78	\$1.92	\$2.28	\$2.95	\$3.97	\$5.31	\$7.04	\$9.67	\$14.84
\$5,000 – Tobacco	\$1.92	\$2.01	\$2.08	\$2.31	\$2.86	\$3.99	\$5.95	\$8.68	\$12.48	\$18.37	\$29.24
\$10,000 – Non Tobacco	\$3.28	\$3.46	\$3.55	\$3.83	\$4.57	\$5.91	\$7.94	\$10.62	\$14.08	\$19.34	\$29.68
\$10,000 – Tobacco	\$3.83	\$4.02	\$4.15	\$4.62	\$5.72	\$7.98	\$11.91	\$17.35	\$24.97	\$36.74	\$58.48

CHILD

Child Birth to 26	25% of Employee Benefit
BENEFIT REDUCTION	Age – 70 – 50%
ISSUE UNDERWRITING	Guarantee Issue
EMPLOYEE	\$20,000
SPOUSE	\$10,000
CHILD	All Amount are guaranteed
PRE-EXISTING CONDITION LIMITATION]	3 month look back period, 6 months treatment free/12 month exclusion period
Wellness Benefit	Provides a per year benefit for completing certain routine wellness screenings or procedures Employee - \$100; Spouse - \$100; Child - \$100

*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. There are limitations & special requirements for each condition. See the certificate of coverage or contact your sales representative for full details. • We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category. • We will not pay benefits for a second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor. • We do not pay for a third or later occurrence of a critical illness. • First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered critical illness while covered under Guardian Critical Illness insurance. • A pre-existing condition includes any condition for which an employee, in the specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. • If the plan is new (not transferred): During the exclusion period, this critical illness plan does not pay charges relating to a preexisting condition. If this 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. Please refer to the plan details for specific time periods. State variations may apply. • We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces), committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane, or insane. • In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian. • Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period. • Evidence of Insurability is required for all late enrollees. Benefit increases may require underwriting. • This coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.