



You Can't Predict, but You Can Prepare

Financial support when you need it

Life is full of surprises. Sometimes when you least expect it, a serious accident or illness can really set you back financially. Your benefit plan provides you with Supplemental Health Insurance options from Guardian® that help protect your savings, including:

- Hospital Indemnity Insurance
- Accident Insurance
- Critical Illness Insurance

These insurance plans can help pay for both medical and non-medical expenses that you will need while recovering, such as medical insurance deductibles and co-pays, additional child care assistance while you recover and household expenses if you cannot work.

Hospital Indemnity Insurance

An injury or illness that requires a hospital stay can happen to anyone at any time, and usually comes when you least expect it. Your medical insurance may cover hospital bills, but it may not cover all of the costs associated with a hospital stay. This is where Guardian's Hospital Indemnity Insurance benefit can help.

- Pays you a benefit for being hospitalized
- Guaranteed acceptance, no medical questions to answer
- Can help cover expenses related to hospital stays, including travel and lodging

Accident Insurance

If you have an active family, you know that accidents happen. For every covered incident, Accident Insurance pays a benefit based on the injury and various treatments and/or services received, regardless of what is covered by medical insurance.

- Covers more than 200 injuries, including rehabilitation and medical transport
- Guaranteed acceptance, no medical questions to answer
- Pays an additional benefit for a child injured while playing organized sports*

Critical Illness Insurance

When you or a family member suffers a serious illness such as a stroke or heart attack, Critical Illness Insurance can help with expenses that other insurance may not cover.

- Includes more than 30 different types of illnesses
- Payments are made directly to you, not the doctor
- Children are covered at no additional cost

I have medical insurance, why do I need these additional insurance benefits?

Pays you directly

Supplemental Health plans, such as Hospital Indemnity, Accident and Critical Illness Insurance, give you additional financial protection and pay regardless of what your medical plan may cover.

You're in control

These plans also offer coverage for your family and pays you directly, so you can spend the money as you see fit.

Helps protect your savings

If you have a high deductible medical plan and/or out-of-pocket expenses, these benefits can be especially important to your financial security.

Take a few minutes and get the coverage you want.

Learn more about Supplemental Health Insurance at guardiananytime.com

The Guardian Life Insurance
Company of America
New York, NY

guardiananytime.com

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*The child must be insured by the plan on the date the accident occurred. The child must be age 18 or younger. Guardian's Hospital Indemnity, Accident and Critical Illness Insurance are 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. IMPORTANT NOTICE — THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. Critical Illness, GP-1-CI-14; Accident, GP-1-AC-BEN-12, GP-1-LAH-12R; Hospital Indemnity, GP-1-HI-15.