

WELLNESS/HEALTH SCREENING BENEFITS WITH GUARDIAN

Employees Get Money Back for Taking Care of Themselves

Guardian’s Accident, Critical Illness, Cancer and Hospital Indemnity Insurance helps members offset costs associated with higher medical plan deductibles and out-of-pocket costs due to accidents, critical illnesses, and hospital admissions.

By adding Guardian’s Wellness/Health Screening Benefit option, members also receive a lump sum benefit payment once a year if they complete certain health-related activities – including routine, highly-valued screenings and support programs such as mammography, cholesterol testing, smoking cessation and weight reduction.

Payments are made for all covered family members – with no maximums – even if the insured are covered under multiple products. Payment options available range from \$50 to \$150 in \$25 increments.

By including this option, employers encourage and incentivize employees to take care of their health while demonstrating their companies’ commitment to workplace wellbeing.

COVERED MEMBERS RECEIVE A YEARLY PAYMENT WHEN THEY COMPLETE ANY OF THE BELOW*:

- Annual/Routine Physicals¹
- Abdominal aortic aneurysm ultrasonography¹
- Blood test for triglycerides²
- Bone marrow testing
- Bone density screening¹
- Breast ultrasound
- Breast MRI³
- BRCA testing³
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Cancer genetic mutation test⁴
- Carotid ultrasound¹
- CEA (blood test for colon cancer)
- Chest x-ray (preventive screening, not diagnostic)
- Colonoscopy
- Completion of a smoking cessation program²
- Completion of a weight reduction program²
- CT scans³
- Double contrast barium enema¹
- EKG¹
- Fasting blood glucose test²
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Immunizations¹
- Lymphocyte Genome Sensitivity test (LGS)⁵
- Mammography
- MRI scans³
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL²
- Serum Protein Electrophoresis (blood test for myeloma)
- Skin cancer biopsy¹
- Stress test on a bicycle or treadmill²
- Testicular ultrasound³
- Thermography
- Thin Prep pap test
- Virtual colonoscopy



DID YOU KNOW?

The Centers for Disease Control and Prevention states that regular health exams and tests can help find problems before they start, and can help find problems early, when your chances for treatment and cure are better.**

WWW.GUARDIANANYTIME.COM



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The Guardian Life Insurance Company of America*(Guardian). * One Wellness/Screening Benefit per calendar year per covered person if a covered person has a wellness test or procedure performed while coverage is in force. See your plan details for benefit amounts.** <http://www.cdc.gov/family/checkup/>
1. For Accident Insurance only. 2. Not available for Cancer Insurance. 3. For Cancer Insurance only
4. For Hospital Indemnity and Critical Illness Insurance only. 5. For Hospital Indemnity only.
Guardian’s Accident, Critical Illness, Cancer and Hospital Indemnity 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 Forms #GP-1-AC-IC-12, #GP-1-Can-IC-12 et al. #GC-CI-11, et al. #GP-1-Can-IC-12 et al. and #GP-1-HI-15.