



Cancer

Guardian® Cancer Insurance

Fight stronger with Guardian on your side

Purchase your medical and cancer insurance from the names you know and trust. Independence Blue Cross (IBC) has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality specialty products such as Life, Disability, Accident, Critical Illness, and Cancer insurances, which offer your employees financial protection from unforeseen hardships and expenses.

The combined strength and expertise of IBC and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one-stop shopping, and potential savings.

Guardian has more than 150 years in the life insurance business, delivering quality benefits to customers. With a strong local and national market presence, Guardian has received exemplary ratings from the four major rating services,¹ ensuring you reliable, long-term service.

How Cancer Insurance works

Cancer insurance provides a lump sum payment for certain procedures, screenings and treatments. The benefit is paid directly to employees regardless of their medical insurance and can help relieve their financial burden during a time of stress. The benefit payment can be used for any purpose such as:

- copays, deductibles, or coinsurance for cancer procedures and treatments;
- experimental treatments not covered by health insurance;
- transportation to a specialized care facility or lodging;
- everyday expenses, like rent, mortgage, groceries, or other bills.

Smart way to manage growing costs

Just as cancer diagnoses are increasing, so are the costs to treat them; cancer costs have been rising about 5 percent every year.³ By offering cancer insurance, you can allow employees to find the resources they need to make recovery their priority, all while offering a comprehensive benefits package.

The current out-of-pocket bill for a cancer payment is \$1,266 a month.²

Get a quote!

Call your IBC account executive for more information.



ibx.com

1. Ratings current as of 8/13.
2. Journal of the National Cancer Institute, 10/5/2010.
3. Duke University Medical Center, 2011 <http://clearhealthcosts.com/tag/duke-university-medical-center/>.

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