



Critical Illness

Guardian® Critical Illness Insurance

Focus on recovery, not finances

Purchase your medical and critical illness 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 Critical Illness Insurance works

Treatment of critical illnesses such as cancer, heart attack, and stroke can lead to unexpected expenses that create an additional financial burden. A critical illness plan helps covered employees to focus on their health. Upon a qualified diagnosis, employees directly receive a lump sum benefit payment to help cover out-of-pocket medical expenses as well as non-medical expenses such as:

- travel to treatment centers in another city;
- ongoing household bills while not being able to work;
- out-of-pocket medical expenses such as copays, deductibles, and coinsurance;
- expenses not covered by medical insurance, such as experimental treatment;
- hospitalization admission benefit of up to \$500 per day for an accident or non-critical illness.

Flexible plans to meet your needs

Guardian's plan setup allows employers to create coverage levels and payouts based on their staff's needs, including selecting from a wide range of payouts (\$5,000 to \$50,000; first-ever diagnosis — 100 percent of face amount. Second diagnosis — 50 percent of face amount³). And with up-front payouts and no restrictions on use, employees can focus on recovery.

Did you know?

62% of bankruptcies result from major medical illness.²

Get a quote!

Call your IBC account executive for more information.





ibx.com

1. Ratings current as of 8/13.
2. American Journal of Medicine, 2009.
3. CABG & non-invasive cancers are paid at 25% first diagnosis and 0% second.

Independence Blue Cross is an independent licensee of the Blue Cross and Blue Shield Association.

The Blue Cross and Blue Shield names and marks are registered marks of the Blue Cross and Blue Shield Association, an association of Blue Cross and Blue Shield Plans.

The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not Blue Cross or Blue Shield products. Guardian is solely responsible.

Guardian insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. GUARDIAN® and the GUARDIAN G® Logo are registered service marks of The Guardian Life Insurance Company of America ("Guardian") and are used with express permission. The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004.

