### **S** Guardian

## Screening benefit with Guardian Cancer Insurance

### Get money back for taking care of yourself

Every year, more and more people are being diagnosed with cancer and the number of new cancer cases is expected to rise to 23.6 million worldwide within the next two decades.¹ Guardian Cancer Insurance provides a lump-sum payment for diagnosis, certain procedures, screenings and treatment. Payments are made directly to you, regardless of medical insurance, and can be used for both medical and non-medical expenses, such as transportation to treatment facilities, medical plan deductibles, out-of-pocket costs, and everyday expenses like rent or mortgage payments.

And with Guardian Cancer Insurance, you have a Screening Benefit that gives you money back.

# If you or a covered individual complete any of the following cancer screening procedures, you'll receive a benefit payment once a year as part of your insurance plan<sup>2</sup>:

- Bone marrow testing
- BRCA testing
- Breast ultrasound
- Breast MRI
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy/Virtual Colonoscopy
- CT scans /MRI scans

- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear / ThinPrep pap test
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Testicular ultrasound
- Thermography



#### Did you know?

Early detection of cancer through screening has been determined to reduce mortality from cancers of the colon and rectum, breast, uterine cervix, prostate, and lung.<sup>3</sup>

### Submitting your wellness benefit claim is easy

- Log on to guardianlife.com and select "Login & Register" to register or access your account
- Under My Claims, click "Submit a claim," select Wellness and "Submit your Wellness claim online"
- Complete or verify member information
- Enter date of service, doctor's information and select screenings
- Review summary of the information entered and confirm accuracy
- Submit Claim

The Guardian Life Insurance Company of America New York, NY

guardianlife.com

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<sup>&</sup>lt;sup>1</sup> National Cancer Institute at the National Institutes of Health (NIH), 2018. <sup>2</sup> One Screening Benefit per calendar year per covered person if a covered person has a screening test or procedure performed while coverage is in force. See your plan details for benefit amounts.

<sup>3</sup> Cancer Prevention & Early Detection Facts & Figures, 2019-2020, American Cancer Society Guardian's Cancer 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. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2020 The Guardian Life Insurance Company of America.