

## Recovering from cancer should be first on your mind, not finances.

### Financial confidence for when you need it most.

When you hear that you have cancer, you think about a lot of things. The one thing you don't want to think about is how to pay for all the expenses that come from your medical care and recovery.

If you were diagnosed with cancer, are you confident that you have enough savings to cover all the expenses?

### Guardian helps protect your savings from the high cost of cancer treatment

- Guardian Cancer Insurance pays you in addition to your medical insurance, no matter what type of plan you have
- Guardian pays you cash benefits based on diagnosis, certain procedures, screenings and treatments
- The cash benefits are paid directly to you — you decide how to use them

### Here's an illustration of how Guardian Cancer Insurance works\*

- Bob was diagnosed with kidney cancer
- Bob receives benefits for his diagnosis, treatment, transportation, medication, and follow up screenings

Cancer Screening (\$50/year)	\$50	7 Doctor Visits	\$175
Cancer Screening Follow Up (\$50/year)	\$50	MRI	\$200
Kidney Cancer Diagnosed	\$5,000	4 Weeks of Chemotherapy	\$4,000
Second Surgical Opinion	\$300	4 Weeks of Radiation	\$2,400
Kidney Nephrectomy (surgery)	\$3,960	Transportation to Hospitals	\$1,440
Hospital Confinement (7 days)	\$2,800	2 Months of Medication	\$500

**Total Cash Benefit Paid to Bob: \$20,875**

### Guardian Cancer Insurance gives you the support you need when you need it

- Convenient payroll deduction
- Take the coverage with you if you leave your current employer
- Additional financial protection when you need it most



Unfortunately, a cancer diagnosis **could** happen to you. Are you financially prepared?

- 14.5 million people are living with cancer, and 1.6 million new cases were diagnosed last year<sup>1</sup>
- This year, 1 in 49 men will be diagnosed with colon cancer and 1 in 37 women will find out they have breast cancer<sup>2</sup>
- The average out-of-pocket costs for cancer treatments can add up to \$15,192 per year<sup>3</sup>
- 63% of Americans **with medical insurance** used all their savings for out-of-pocket medical costs<sup>4</sup>

**Enroll now, and protect your savings with Guardian Cancer Insurance**

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\*For illustrative purposes only. Covered benefits and benefit amounts may vary by employer-sponsored plan. See your plan for specific coverage amounts and details. 1. National Cancer Institute, 2015, <http://seer.cancer.gov/statfacts/html/all.html>. 2. American Cancer Society, cancer.org, 2015. 3. Duke University Medical Center, 2014 <http://clearhealthcosts.com/tag/duke-university-medical-center>. 4. Kaiser Family Foundation and the Health Research & Educational Trust, 2015. 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. 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 Form #GP-1-Can-IC-12 et al.