Guardian

# Cancer Insurance

## Answers to frequently asked questions

The following is provided for informational purposes only and does not serve as a guarantee of payment. Please refer to your contract/certificate booklet for all applicable plan provisions.

**How do I become eligible to receive cancer insurance coverage/benefits?**

- You must have selected cancer insurance from Guardian during your benefit enrollment period
- A diagnosis of a covered cancer must occur while you are covered under the plan
- Treatment and/or services received as a result of the covered cancer must occur while you are covered under Guardian's cancer insurance plan

**When should I submit a claim?**

A claim should be submitted once the covered individual has been diagnosed with cancer.

**How should a claim be submitted?**

You should complete Guardian's group cancer claim form when you log on to guardianlife.com. The claim form contains a section that the attending physician needs to complete. Before you begin, please make sure to have the following required information, including your group plan number and member ID, listed below:

Personal

- Group plan number and member ID
- Name and address
- Phone number and email address
- Birth date
- Dependent information, if applicable
- Bank routing and account number for direct deposit

Medical

- Pathology report, if applicable
- Diagnostic test results
- Medical records including diagnosis, progress notes, test results, admission or discharge summaries, and operative reports

The completed claim form along with supporting documentation may be submitted online,as well as by mail, phone, email, or fax:

**Online:**

- Log on to guardianlife.com and select “Log in” to register or access your account
- Under My Claims, click “Submit a claim” and select cancer and review brief coverage description
- Select type of claim and complete claim information
- Upload related medical records and itemized bills
- Review summary of the information entered and confirm accuracy
- Submit the claim

**Mail:**
Guardian Life Insurance
Cancer Claims
PO Box 14317
Lexington, KY 40512

**Phone customer service:** 1-800-541-7846

**Fax:** 920-749-6275

Customers can also email their claim forms and supporting documents to cancerbenefits@glic.com

**What can be expected after a claim is submitted?**

A case manager will review all the information that is supplied. It's your responsibility to make sure all the documentation reflecting services incurred is submitted. If no supporting documentation is received or additional information is needed to complete the review of the claim, we will reach out by email if an email is provided. If we do not have an email address, we will mail an explanation of benefits (EOB) statement to the address on file that includes a list of the documentation needed to complete the claim review.

**How long does it take to reach a decision on a claim?**

Most claim decisions are made within 5 to 7 business days. Assuming the claim is approved, benefit payments can be issued via direct deposit (Guardian's preferred method for distribution of benefits).

If you do not wish to set up direct deposit, a paper check will be issued. Mail delivery could vary depending on where you are located. Please allow 10 business days from the time the claim is processed for mail delivery.

Note: Each claim is evaluated based on its own merits, and as a result, time frames for reaching a decision could vary depending on the quality of the information supplied.

**Who receives the benefit payment?**

The insured employee receives the benefit payment and is the payee, even if the employee is not the patient. Medical providers are not payees, nor do they receive the benefit payment.

**Are there any benefit exclusions under this plan?**

Yes. These would be specific to the plan in question. Please refer to the complete Employee Certificate Booklet for full details; a copy of the Employee Certificate Booklet may be obtained from the employer or online at Guardian Anytime (accessed via login.guardianlife.com).

**What is a pre-existing condition and how does it affect eligibility for benefits?**

Most cancer insurance plans include a pre-existing condition provision. If applicable, a condition(s) that is treated within a specified timeframe prior to an individual's cancer insurance coverage effective date, may be considered pre-existing. We may exclude benefits for a cancer caused by a pre-existing condition(s) unless the individual has been insured for 12 (typically) consecutive months. Once the individual has been insured for 12 consecutive months, the pre-existing condition exclusion no longer applies. Please refer to the employee certificate booklet for exact timeframes. Keep in mind that in order to be eligible for benefits, the cancer needs to be diagnosed after the effective date of coverage with Guardian.

**Can I continue coverage if my current employment ends?**

Yes, coverage is fully portable, which means you can take it with you. Election of portability must be made within 31 days from the date coverage would typically end.

**How do I contact Guardian with benefit or claim questions?**

For claim questions or status, you have the option of calling us toll-free at Call 800-541-7846 or visit your Guardian Anytime.

To submit claim information: Fax to 920-749-6275 or submit securely through guardianlife.com.

Our business hours are Monday through Friday, 8 am to 8 pm ET.

When contacting Guardian, be sure to include the insured employee's name, plan number, claim number, and any contact information.

**The Guardian Life Insurance Company of America**

**guardianlife.com**

New York, NY

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