



# Wellness Benefit with Guardian Critical Illness Insurance

Get money back for taking care of yourself



When you or a family member suffers a serious illness such as a stroke or heart attack, Critical Illness Insurance can help with expenses that other insurance may not cover. Covered benefits go directly to you in a lump sum payment, and can be used for any purpose.

And with Guardian Critical Illness, you have a unique Wellness Benefit that gives you money back.

## Did You Know?

The Centers for Disease Control and Prevention states that regular health exams and tests can help find problems before they start, and can help find problems early, when your chances for treatment and cure are better.<sup>2</sup>

## Submitting your wellness benefit claim is easy

- Download a Wellness Benefit claim form from the "Find a Form" link on [guardiananytime.com](http://guardiananytime.com) Form GG-016851
- Check off the test/screening that you received and complete the claim form
- Follow the directions on the claim form to submit the form for processing by Guardian

If you or a covered individual complete any of the following routine wellness screenings and procedures designed to promote health, you'll receive a benefit payment once a year as part of your insurance plan<sup>1</sup>:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Completion of a smoking cessation program
- Completion of a weight reduction program
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Thermography
- Thin prep pap test
- Virtual colonoscopy

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<sup>1</sup> One Wellness Benefit per calendar year per covered person if a covered person has a wellness test or procedure performed while coverage is in force. See your plan details for benefit amounts.

<sup>2</sup> <http://www.cdc.gov/family/checkup/>. Guardian's Critical Illness 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 #GC-C1-11.