

Guardian®

in
sync

Cancer

Cancer Insurance Helps Ease The Financial Burden While Healing

Because medical insurance doesn't cover everything.

Every year, more and more people are being diagnosed with cancer and the number of new cancer cases is expected to rise to 22 million worldwide within the next two decades.¹ Cancer Insurance can help in three ways:

5%

increase in
cancer costs
every year²

- It can help pay for non-medical expenses related to treatment, such as transportation to a specialized care facility or lodging.
- Since more health care costs are being shifted to employees in the form of higher deductibles, co-pays and other out-of-pocket costs, Cancer Insurance helps pay for these added expenses.
- Payments are made to the employee and can be used for any purpose, like groceries and rent or mortgage payments.



Help employees focus on recovery. Not on finances.

Cancer Insurance provides a lump-sum payment for certain procedures (such as surgery and bone marrow transplant), screenings (such as colonoscopy or mammogram) and treatments (such as chemotherapy and radiation).

The benefit is paid directly to employees regardless of their medical insurance and can help relieve their financial burden in a time of stress. Cancer Insurance can help pay for the resources to recover more fully, and in less time. And it helps employers strike a balance between budget constraints and providing a comprehensive employee benefits package.

Powerful enrollment, education and service support.

We help employees understand their benefits and their value, and make enrollment as easy as possible. Plus, we can implement a customized online enrollment and service solution, or seamlessly integrate with existing systems and processes in place.

Employees receive:

- A wide array of product education and decision support resources, from on-site meetings to phone help to online tools
- 24/7 support and employee online enrollment via www.guardiananytime.com
- Dedicated Customer Response Unit and post-enrollment support

Contact your Guardian Group Sales Representative for more information.

1. National Cancer Institute at the National Institutes of Health(NIH), 2015. 2. Duke University Medical Center, 2014 <http://clearhealthcosts.com/tag/duke-university-medical-center>. 3. ©2015, American Cancer Society, 4. http://www.cdc.gov/cancer/dpcp/research/articles/cancer_2020.htm. 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.

Average out-of-pocket cost for cancer is \$1,266 per month²

- The lifetime probability of developing cancer for women is 1 in 3, and for men is 2 in 3³
- Between 2010 and 2020, the number of new cancer cases is expected to go up about 24% in men to more than 1 million cases per year, and by about 21% in women to more than 900,000 cases per year⁴
- Nearly 14.5 million Americans with a history of cancer were alive on January 1, 2014³

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