



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 22 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 unique 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 plan²:

- 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
- CT scans
- Flexible sigmoidoscopy
- Hemocult stool analysis
- MRI scans
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Testicular ultrasound
- Thermography
- Thin prep pap test
- Virtual colonoscopy



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, and lung.³
- Screening trials suggest that mammography reduces the risk of dying from breast cancer by about 20%.⁴

Submitting your screening benefit claim is easy

- Download a Screening Benefit claim form from the "Find a Form" link on guardiananytime.com Form GG-016452
- 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

The Guardian Life Insurance Company of America
New York, NY
guardiananytime.com

¹ National Cancer Institute at the National Institutes of Health (NIH), 2015. ² 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. ³ Cancer Prevention & Early Detection Facts & Figures, 2015-16, American Cancer Society ⁴ Coldman A, Phillips N, Wilson C, et al. Pan-Canadian study of mammography screening and mortality from breast cancer. J Natl Cancer Inst. 2014 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. Note: Plan design availability may vary by state and/or employer industry. Policy Form No. GP-1-Can-IC-12 et al. Guardian® and the Guardian G® logo are registered service marks of The Guardian Life Insurance Company of America®.