



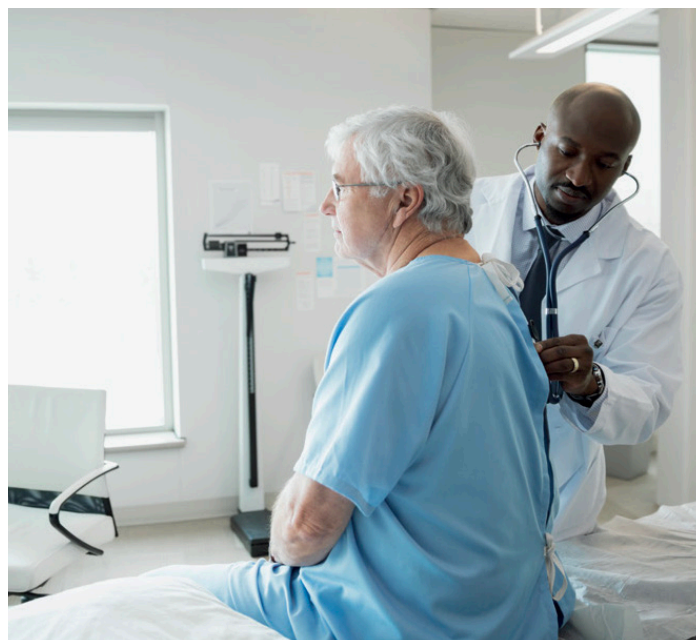
Health screening benefit with critical illness insurance

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.

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

- Abdominal aortic aneurysm ultrasonography
- Blood test for triglycerides
- Bone density screening
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest x-ray (preventive screening, not diagnostic)
- Colonoscopy/virtual colonoscopy
- Completion of a smoking cessation or weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Immunizations (including COVID-19 vaccines)
- Lymphocyte genome sensitivity test (LGS)
- Mammography
- Pap smear/ThinPrep® pap test
- PSA (blood test for prostate cancer)
- Routine/annual physical (including COVID-19 tests)
- Serum cholesterol test (to determine levels of HDL and LDL)
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test (on a bicycle or treadmill)



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.²

Submitting your wellness benefit claim is easy:

- Go to guardianlife.com and select "Log in" to register or access your account.
- Under "Your tasks," click "Start a claim," scroll down to select Wellness, and "Submit your Wellness claim online."
- Complete or verify the Member information.
- Complete the Wellness information.
- Review summary of the information entered and confirm accuracy.
- Submit the claim.

**The Guardian Life Insurance
Company of America**

guardianlife.com

New York, NY

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¹ 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.

² Are You Up to Date on Your Preventive Care? (<https://www.cdc.gov/chronicdisease/about/preventive-care/index.html>) Centers for Disease Control and Prevention. April 19, 2023.

Guardian's group 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. This is a limited plan of supplemental health insurance that provides the specified financial support, as a lump sum or indemnity payment, following the diagnosis of a critical illness. This is not minimum essential coverage as defined by federal law. This coverage will not reimburse for hospital or medical expenses. Generic Policy Form #CI-23-P. The state-approved form is the governing document.

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