

Other Voluntary Benefits

ACCIDENT

Guardian's accident insurance can help prepare and see you and your family through the unexpected. This plan provides benefits for initial care, treatment, and follow-up. Base and buy-up options available.

CANCER INSURANCE

This plan pays for indirect costs associated with loss of wages, deductibles, co-insurance, travel for treatment, etc., should you become diagnosed with cancer. You will have the choice of a base or buy-up option and if elected when initially offered will be on a Guaranteed Issue basis.

In the U.S., men have a one in two lifetime risk of developing cancer, and for women, the risk is one in three. The five-year survival rate for screening accessible cancers is about 85%. If all Americans participated in regular cancer screening, this rate would increase to 95%.

CRITICAL ILLNESS INSURANCE

Covered critical illnesses include heart attack, stroke, major organ transplant, end stage renal failure, and coronary artery bypass surgery. Critical Illness benefit amounts from \$5,000 up to \$20,000. Rates are based on age brackets and will increase as you change brackets. Guaranteed Issue up to \$20,000 for you and for your spouse up to \$10,000 with children at 25% of your benefit. No additional cost to cover your children.

SHORT-TERM DISABILITY (STD) INSURANCE

This Guardian product will help replace a portion of your income if you become disabled because of a covered accident or covered sickness. You may choose the amount of your disability benefits to meet your needs, subject to income.

HOSPITAL INDEMNITY

Sickness or injury, this coverage provides benefits for inpatient or/and outpatient procedures. Benefits include per hospital admission, per day benefits and per procedure benefits.

