



One more reason to elect dental

Enroll in dental and receive value-added critical illness coverage

When an employee enrolls in Guardian Dental insurance, not only will the employee be getting quality dental care and services, the employee will also automatically receive \$3,000 of Guardian's Critical Illness coverage.

About critical illness

Critical Illness insurance provides another level of coverage when illnesses like cancer or a heart attack occur. It can help protect your financial well-being as you recover from a serious illness or event. What's more, you may use the benefit payment any way you choose: from medical out-of-pocket costs to treatment travel or childcare costs.

Your benefit

Lump sum benefit payment of \$3,000 paid to covered individual upon diagnosis of a listed Critical Illness:

Covered condition	First occurrence
Heart Attack	100%
Stroke	100%
Heart Failure	100%
Coronary Arteriosclerosis	30%
Organ Failure	100%
Kidney Failure	100%
Invasive Cancer	100%
Carcinoma in Situ	30%



The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

Critical Illness benefits will be reduced by 50% at age 70. We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either both Critical Illnesses are contained within the Vascular Conditions category. We do not pay benefits for claims relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations. The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See your certificate booklet for a full listing of exclusions & limitations. Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. Guardian's DentalGuard and 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. Dental policy provides DENTAL insurance only. Critical Illness Insurance 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-DG2000, et al, #GP-1-CI-14. GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America® ©2021 The Guardian Life Insurance Company of America, New York, NY. All rights reserved.