



Cancer Insurance Benefits

	Value	Advantage	Premier
Air Ambulance	\$250/trip up to 2 trips per confinement	\$1,500/trip up to 2 trips per confinement	\$2,000/trip up to 2 trips per confinement
Alternative Care	No benefit	No benefit	\$50/visit up to 20 visits
Ambulance	\$200/trip up to 2 trips per confinement	\$200/trip up to 2 trips per confinement	\$250/trip up to 2 trips per confinement
Anesthesia	25% of surgery benefit	25% of surgery benefit	25% of surgery benefit
Anti-Nausea Medication	No benefit	\$50/day up to \$150 per month	\$50/day up to \$250 per month
Attending Doctor	\$25/day while hospital confined. Limit 75 visits	\$25/day while hospital confined. Limit 75 visits	\$25/day while hospital confined. Limit 75 visits
Blood/Plasma/Platelets	\$50/day up to \$5,000 per year	\$100/day up to \$5,000 per year	\$200/day up to \$10,000 per year
Bone Marrow and Stem Cells	No benefit	Bone Marrow: \$7,500 Stem Cell: \$1,500 50% benefit for 2nd transplant. If insured is a donor \$1,000	Bone Marrow: \$10,000 Stem Cell: \$2,500 50% benefit for 2nd transplant. If insured is a donor \$1,500
Experimental Treatment	No benefit	\$100/day up to \$1,000/month	\$200/day up to \$2,400/month
Extended Care Facility/ Skilled Nursing Care	\$100/day up to 90 days per year	\$100/day up to 90 days per year	\$150/day up to 90 days per year
Government or Charity Hospital	No benefit	\$300 per day in lieu of other benefits	\$400 per day in lieu of other benefits
Home Health Care	No benefit	\$50/visit up to 30 visits per year	\$100/visit up to 30 visits per year
Hormone Therapy	\$25/treatment up to 12 per year	\$25/treatment up to 12 per year	\$50/treatment up to 12 per year
Hospice	\$50/day up to 100 days/lifetime	\$50/day up to 100 days/lifetime	\$100/day up to 100 days/lifetime
Hospital Confinement	\$300/day for first 30 days; \$600/day for 31 st day thereafter per confinement	\$300/day for first 30 days; \$600/day for 31 st day thereafter per confinement	\$400/day for first 30 days; \$800/day for 31 st day thereafter per confinement
Immunotherapy	\$500/month, \$2,500 lifetime max	\$500/month, \$2,500 lifetime max	\$500/month, \$2,500 lifetime max
Inpatient Special Nursing	No benefit	\$100/day up to 30 days per year	\$150/day up to 30 days per year
Intensive Care Unit Confinement	\$400/day for first 30 days; \$600/day for 31 st day thereafter per confinement	\$400/day for first 30 days; \$600/day for 31 st day thereafter per confinement	\$600/day for first 30 days; \$800/day for 31 st day thereafter per confinement
Medical Imaging	No benefit	\$100/image up to 2 per year	\$200/image up to 2 per year
Outpatient and Family Member Lodging	No benefit	\$75/day up to 90 days per year for insured and family member	\$100/day up to 90 days per year for insured and family member
Outpatient or Ambulatory Surgical Center	No benefit	\$250/day up to 3 days per procedure	\$350/day up to 3 days per procedure
Physical or Speech Therapy	No benefit	\$25/visit up to 4 visits per month, \$400 lifetime max	\$50/visit up to 4 visits per month, \$1,000 lifetime max

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Prosthetic Devices	Surgically implanted: \$2,000/device, \$4,000 lifetime max Non-surgically: \$200/device, \$400 lifetime max	Surgically implanted: \$2,000/device, \$4,000 lifetime max Non-surgically: \$200/device, \$400 lifetime max	Surgically implanted: \$3,000/device, \$6,000 lifetime max Non-surgically: \$300/device, \$600 lifetime max
Radiation Therapy or Chemotherapy	Schedule amounts up to \$4,000/year	Schedule amounts up to \$4,000/year	Schedule amounts up to \$12,000/year
Reconstructive Surgery	No benefit	Breast TRAM flap \$2,000 Breast reconstruction \$500 Breast symmetry \$250 Facial reconstruction \$500	Breast TRAM flap \$3,000 Breast reconstruction \$700 Breast symmetry \$350 Facial reconstruction \$700
Reproductive Benefits	No benefit	No benefit	\$1,500 harvesting, \$500 egg or sperm storage, \$2,000 lifetime max
Second Surgical Opinion	\$200/surgery or treatment	\$200/surgery or treatment	\$300/surgery or treatment
Skin Cancer	Biopsy only: \$100 Reconstructive surgery: \$250 Excision of a skin cancer: \$375 Excision of a skin cancer with flap or graft: \$600	Biopsy only: \$100 Reconstructive surgery: \$250 Excision of a skin cancer: \$375 Excision of a skin cancer with flap or graft: \$600	Biopsy only: \$100 Reconstructive surgery: \$250 Excision of a skin cancer: \$375 Excision of a skin cancer with flap or graft: \$600
Surgical Benefits	Schedule amounts up to \$2,750	Schedule amounts up to \$4,125	Schedule amounts up to \$5,500
Transportation/ Companion Transportation	No benefit	\$0.50/mile up to \$1,000 per round trip — same for companion	\$0.50/mile up to \$1,500 per round trip — same for companion
Optional Features			
Initial Diagnosis Benefit	Selectable amount from \$1500 to \$10,000	Selectable amount from \$1500 to \$10,000	Selectable amount from \$1500 to \$10,000
Cancer Screening	\$50-\$150/insured/year Follow up benefit also included	\$50-\$150/insured/year Follow up benefit also included	\$50-\$150/insured/year Follow up benefit also included

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance Company of America
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New York, NY

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Exclusions and limitations: This plan will not pay benefits for: • Services or treatment not included in the Schedule of Insurance • Services or treatment provided by a family member • Services or treatment rendered for hospital confinement outside the United States • Any cancer diagnosed solely outside of the United States • Services or treatment provided primarily for cosmetic purposes • Services or treatment for premalignant conditions • Services or treatment for conditions with malignant potential • Services or treatment for non-cancer sicknesses • Cancer caused by, contributed to by, or resulting from: participating in a felony, riot or insurrection; intentionally causing a self-inflicted injury; committing or attempting to commit suicide while sane or insane; a covered person's mental or emotional disorder, alcoholism or drug addiction; engaging in any illegal activity; or serving in the armed forces or any auxiliary unit of the armed forces of any country • Cancer arising from war or act of war, even if war is not declared. Guardian® and the Guardian G® logo are registered service marks of The Guardian Life Insurance Company of America®