



## With Cancer, Recovery Should be First on Your Mind. Not Finances.



### Cancer insurance can help pay for:

- Non-medical expenses such as transportation to treatment facilities
- Medical plan deductibles, co-pays and other out-of-pocket costs
- Everyday expenses like groceries, rent or mortgage payments

Between 2010 and 2020, the number of new cancer cases is expected to go up about 24% in men to more than 1 million cases per year, and by about 21% in women to more than 900,000 cases per year.<sup>1</sup> Cancer insurance provides a lump-sum payment for diagnosis, certain procedures, screenings and treatment. Payments are made to the employee, regardless of medical insurance, and can be used for any purpose.

Let's take an example. George was diagnosed with kidney cancer. Over the course of treatment, George needed surgery and radiation treatment. Guardian paid George benefits for the initial diagnosis, a second opinion, his hospital stay, treatments — even his future cancer screenings.

Here's how it breaks down for each schedule of benefits:

Event	Value	Advantage	Premier
<b>Cancer Screening (\$50/Year)</b>	\$50	\$50	\$50
<b>Cancer Screening Follow up (\$50/Year)</b>	\$50	\$50	\$50
<b>Kidney Cancer Diagnosed</b>	—	\$2,500	\$5,000
<b>Second Surgical Opinion</b>	\$200	\$200	\$300
<b>Kidney Nephrectomy (Surgery)</b>	\$1,980	\$2,970	\$3,960
<b>Hospital Confinement (7 Days)</b>	\$2,100	\$2,100	\$2,800
<b>Attending Doctor Visits (7 days x \$25)</b>	\$175	\$175	\$175
<b>MRI</b>	—	\$100	\$200
<b>4 Weeks of Chemotherapy</b>	\$1,200	\$1,200	\$4,000
<b>4 Weeks of Radiation Therapy</b>	\$1,600	\$1,600	\$2,400
<b>Transportation for George and His Wife to Chicago</b> (12 trips at \$.50/mile, 120 miles round trip, 2 travelers)	—	\$1,440	\$1,440
<b>2 Months of Anti-Nausea Medication</b>	—	\$300	\$500
<b>Total Benefit Paid to George</b>	<b>\$7,355</b>	<b>\$12,685</b>	<b>\$20,875</b>

Contact your Guardian Group sales representative for more information.

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<sup>1</sup> [http://www.cdc.gov/cancer/dcpc/research/articles/cancer\\_2020.htm](http://www.cdc.gov/cancer/dcpc/research/articles/cancer_2020.htm). 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 #GP-1-CAN-IC-12 et al. GP-1-CAN-BEN-12, et al. GP-1-CAN-15-NM. GP-1-LAH-12R-OR. GC-CAN-12-OR. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America®