



Critical illness insurance



Critical costs

John is hospitalized after a heart attack, and has to cover the cost of five days as an inpatient.

Average heart attack hospitalization expense: **\$53,000**

Average Major Medical deductible: **\$1,500**

Major Medical covers 80% of the cost after the deductible is met, but John's still responsible for 20%: **\$10,300.**

Total out-of-pocket amount for John (deductible + coinsurance): **\$11,800.**

John has a **\$10,000** Guardian Critical Illness policy, which covers the majority of these out-of-pocket expenses.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

Critical illness insurance may help you cover expenses not covered by your health insurance.

It's a cash payment you receive if you ever experience a serious illness like cancer, a heart attack, or a stroke, giving you the financial support to focus on recovery.

Who is it for?

Critical illness insurance is a supplemental policy for people who already have health insurance. It provides you with an additional payment to cover expenses like deductibles, treatments, and living costs.

What does it cover?

Critical illnesses include strokes, heart attacks, Parkinson's disease and cancer. Our policies can cover over 30 major illnesses, helping you stay financially stable by paying you a lump sum if you're diagnosed with one of them.

Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Critical illness insurance is an affordable way to supplement and pay for additional expenses that your health insurance doesn't cover. Our policies typically provide payments for the first and second time you're diagnosed with a covered illness.

Plus, critical illness insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy.

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Your critical illness coverage

Benefit Amount(s)	Core		Buy-Up Option I	
	Lump Sum Amount of \$5,000		Employee may choose a lump sum benefit of \$5,000 to \$40,000 in \$5,000 increments.	
CONDITIONS				
Cancer	1st OCCURRENCE	2nd OCCURRENCE	1st OCCURRENCE	2nd OCCURRENCE
Invasive Cancer	100%	100%	100%	100%
Carcinoma In Situ	30%	0%	30%	0%
Benign Brain Tumor	75%	0%	75%	0%
Skin Cancer	\$250 per lifetime	Not Covered	\$250 per lifetime	Not Covered
Vascular				
Heart Attack	100%	100%	100%	100%
Stroke	100%	100%	100%	100%
Heart Failure	100%	100%	100%	100%
Coronary Arteriosclerosis	30%	0%	30%	0%
Other				
Organ Failure	100%	100%	100%	100%
Kidney Failure	100%	100%	100%	100%
ADDITIONAL CONDITIONS	1st OCCURRENCE ONLY		1st OCCURRENCE ONLY	
Addison's Disease	30%		30%	
ALS (Lou Gehrig's Disease)	100%		100%	
Alzheimer's Disease	50%		50%	
Coma	100%		100%	
Huntington's Disease	30%		30%	
Loss of Hearing	100%		100%	
Loss of Sight	100%		100%	
Loss of Speech	100%		100%	
Multiple Sclerosis	30%		30%	
Parkinson's Disease	100%		100%	
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs		50% for 1 limb, 100% for 2 limbs	
Severe Burns	100%		100%	
Childhood Conditions	1st OCCURRENCE ONLY		1st OCCURRENCE ONLY	
Cerebral Palsy	Not Applicable		100%	
Cleft Lip/Palate	Not Applicable		100%	
Club Foot	Not Applicable		100%	
Cystic Fibrosis	Not Applicable		100%	
Down's Syndrome	Not Applicable		100%	
Muscular Dystrophy	Not Applicable		100%	
Spina Bifida	Not Applicable		100%	
Type I Diabetes	Not Applicable		100%	

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MARS HILL UNIVERSITY
ALL ELIGIBLE EMPLOYEES

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Your critical illness coverage

	Core	Buy-Up Option I
Spouse Benefit	Not Applicable	May choose a lump sum benefit of \$2,500 to \$20,000 in \$2,500 increments up to 50% of the employee's lump sum benefit.
Child Benefit- children age Birth to 26 years	Not Applicable	50% of employee's lump sum benefit
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages	50% at age 70	50% at age 70
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period or the annual open enrollment period.	We Guarantee Issue up to: Less than age 70 \$5,000 Health questions are required if the elected amount exceeds the Guarantee Issue, as well as for all applicants age 70+ regardless of elected amount.	Not Applicable
Guarantee Issue/ Conditional Issue: The 'Guarantee/Conditional' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period or the annual open enrollment period.	Not Applicable	We Guarantee Issue up to: \$20,000 For a spouse: \$10,000 For a child: All Amounts Health questions are required if the elected amount exceeds the Guarantee Issue.
Portability: Allows you to take your Critical Illness coverage with you if you terminate employment.	Included Evidence of Insurability is Required.	Included
Pre-Existing Condition Limitation: A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not Applicable	3 months prior, 12 months after
Cancer Vaccine Benefit	\$50 per lifetime for receiving a cancer vaccine	\$50 per lifetime for receiving a cancer vaccine
Cancer Death Benefit	\$1,000 benefit if Employee dies due to cancer and a Critical Illness benefit was paid for that cancer.	\$1,000 benefit if Employee, Spouse or Child dies due to cancer and a Critical Illness benefit was paid for that cancer.
WELLNESS BENEFIT		
Employee Per Year Limit	\$100	\$100
Spouse Per Year Limit	Not Applicable	\$100
Child Per Year Limit	Not Applicable	\$100