



Seamless benefits, when they're needed most

How we streamline supplemental health with disability and mandated leave for a better employee experience

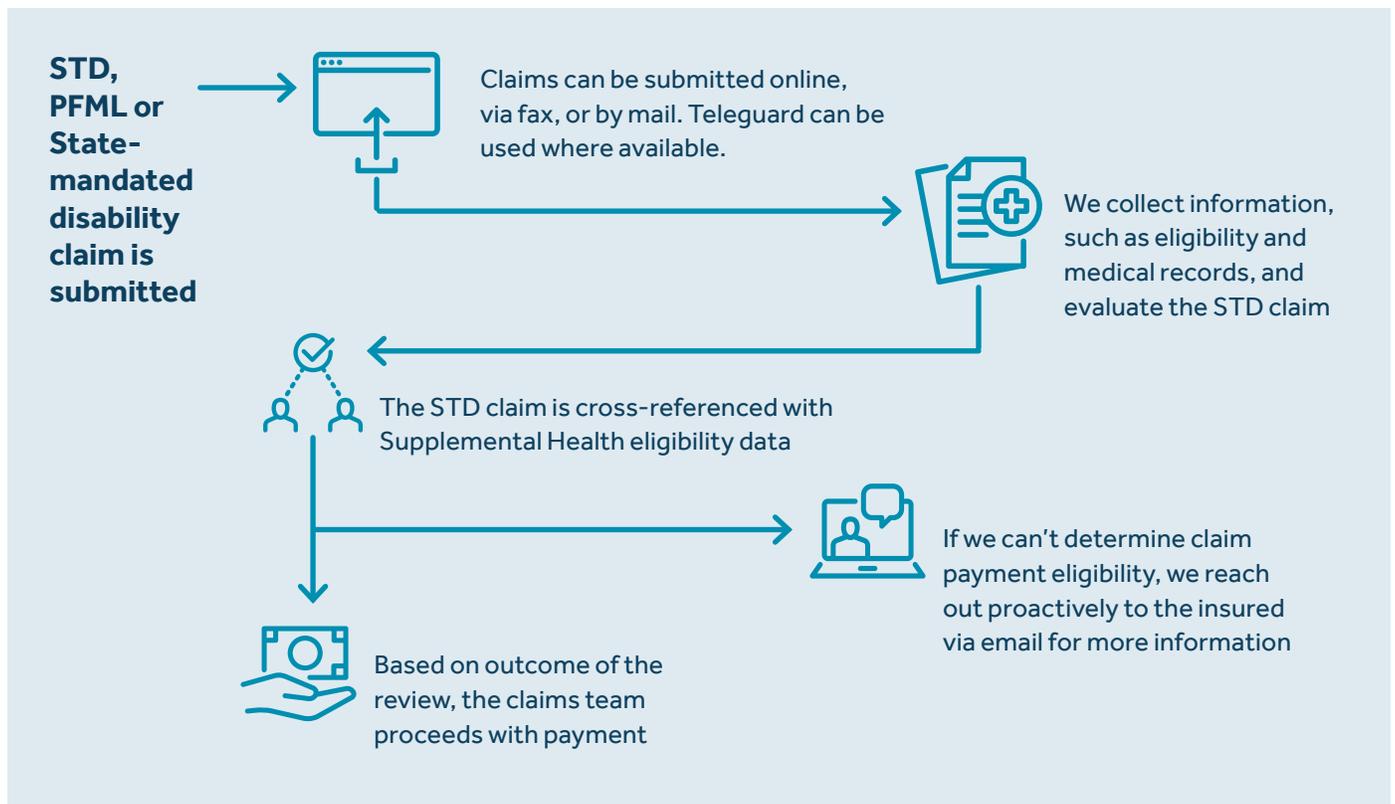
Life's already complex enough when dealing with an illness, injury, or hospital stay. That's why we process claims in a way that ensures employees going through a challenging event get all the benefits they need, with less effort.

When employees have supplemental health coverage as well as a short-term disability (STD), paid family medical leave or state-mandated disability plan with Guardian, we automatically check for eligibility across all coverages when a claim comes in. This means the employee can receive all benefits to which they are entitled without having to submit multiple claims.

Thanks to this proactive approach to each claim, nearly 50% of identified eligible supplemental health claims are paid automatically when paired with STD.*



How it works



Please see back page for claims examples that show the value in how we help claimants in their time of need.

Examples of the benefits you deserve**

Hospital Indemnity Insurance — Maternity

While in delivery it was determined Sue would need to deliver via a c-section. Sue filed a STD claim after giving birth. After the STD claim was submitted, Guardian’s claim team reviewed her claim and confirmed Sue was enrolled in Hospital Indemnity coverage. Sue received the following payment under her Hospital Indemnity insurance.

Hospital Admission	\$1,000
Hospital Confinement (2 days)	\$200
Total Hospital Indemnity benefit paid for covered services	\$1,200

Here’s how Guardian cancer insurance works

After receiving a cancer screening test, Mary was diagnosed with kidney cancer. Through her cancer insurance plan, Mary received payments for her diagnosis, treatment, transportation to the hospital, medication and follow up screenings. Mary was able to get the financial support she needed during her recovery.

Cancer Screening \$50	Hospital Confinement \$2,100
Follow up Screening \$50	7 Doctor Visits \$175
Second Surgical Opinion \$200	4 Weeks of Chemotherapy \$1,200
Kidney Nephrectomy \$1,980	4 Weeks of Radiation \$1,600
Total cash benefit	\$7,355

Accident Insurance – Broken leg

Steve broke his leg and called to initiate a STD claim. After the STD claim was submitted, Guardian’s claim team reviewed his claim and confirmed Steve was enrolled in Accident coverage. Steve received the following payment under his Accident insurance.

Emergency Room	\$200
X-ray (x2)	\$80
Fracture (leg)	\$1,800
Medical Appliance	\$50
Doctor Follow Up Visits (x2)	\$100
Total Accident benefit paid for covered services	\$2,230

Here’s how Guardian critical illness insurance works

Bob suffers a heart attack and receives a cash payment of \$10,000 from his critical illness plan. During this illnesses, his plan provided the financial support to cover a variety of expenses, such as mortgage and car payments, while he recovered.

Condition	Formula	Benefit
Heart Attack	100% of covered benefit X \$10,000	\$10,000

Get a claims experience employees can count on — to learn more, contact your Guardian Group Sales or Service Representative.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

2021-143792 (9/24)

*Based on Guardian supplemental health claim data, 2022. **These are hypothetical examples for illustrative purposes only.

Group Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Guardian® is a registered trademark of The Guardian Life Insurance Company of America. ©Copyright 2022 The Guardian Life Insurance Company of America.