



Infectious Contagious Disease Benefit on Guardian's Critical Illness

Includes coverage for Covid-19 and 11 other infectious or contagious diseases

As the COVID-19 pandemic continues, employers realize the importance critical illness insurance plays in providing an effective employee benefits package.

When you consider that hospitalization for Covid-19 can cost an insured individual over \$35,000¹, critical illness insurance can become even more important.

To make sure our Critical Illness benefits can add value and help meet employee's current and future needs, Guardian is enhancing our Critical Illness product with a new optional benefit.

How the benefit works

Our new Infectious Contagious Disease Benefit Rider will pay 30% of the lump sum Critical Illness benefit when a covered person is:

- Diagnosed with an infectious or contagious disease by a doctor while insured by Guardian (the date of the diagnosis must be after this new benefit is in effect), and
- Confined to a hospital due to an infectious or contagious disease for 5 or more consecutive days. Since the median hospital duration lasts 8 days², our benefit is available to customers when they need it most³.

Coronavirus is a covered infectious disease which includes Covid-19. By including the broad category of Coronavirus our benefit will also cover potential future coronavirus strains.

To learn more about our new Infectious and Contagious Disease benefit, contact your Guardian Group Sales Representative.



The benefit covers the following infectious and contagious diseases:

- Antibiotic resistant bacteria (including MRSA)
- Coronavirus
- Diphtheria
- Encephalitis
- Legionnaire's Disease
- Lyme Disease
- Malaria
- Meningitis
- Necrotizing fasciitis (flesh eating bacteria)
- Osteomyelitis
- Rabies
- Tuberculosis

The Guardian Life Insurance Company of America

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New York, NY

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Benefit not available in all states. ¹HealthcareFinanceNews.com, 2020. ²CDC, 2020. ³If the covered person dies before completing 5 consecutive day(s) of hospital confinement, we will pay this benefit so long as all other terms of this benefit are satisfied. Guardian's 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. We do not pay this benefit for any disease or illness that is not specifically listed in the definition of infectious or contagious diseases. Guardian covers only the first occurrence of an infectious disease, and pays one benefit per person, per lifetime. Critical Illness Policy Form No. GP-1-CI-14, GP-1-LAH-12R. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2021 The Guardian Life Insurance Company of America.