

# Critical Illness

## Guardian® Critical Illness Insurance

### Focus On Recovery, Not Finances

Purchase your critical illness insurance from the names you know and trust. ACEC Life/Health Trust (Trust) has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality products such as Dental, Vision, Life, Disability, Accident, Critical Illness, Hospital Indemnity, and Cancer insurances.

The combined strength and expertise of the Trust and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one-stop shopping, and potential savings.

### How Critical Illness Insurance Works

Critical Illness insurance pays a lump-sum amount upon diagnosis of over 30 illnesses. These illnesses can lead to unexpected expenses that create an additional financial burden. Upon a qualified diagnosis, employees directly receive a lump sum benefit payment to help cover expenses such as:

- Travel to treatment centers in another city
- Ongoing household bills while not being able to work
- Out-of-pocket medical expenses such as copays, deductibles, and coinsurance
- Expenses not covered by medical insurance, such as experimental treatment

### Flexible Plans To Meet Your Needs

- Guardian's plan setup allows employers to create coverage levels and payouts based on their staff's needs, including selecting from a wide range of payouts
- Access to College Tuition Benefits where employees earn reward points to help fund college tuition for each Guardian product they enroll in<sup>2</sup>



The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not ACEC Life/Health Trust products. Guardian is solely responsible. Guardian insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. GUARDIAN® and the GUARDIAN G® Logo are registered service marks of The Guardian Life Insurance Company of America ("Guardian") and are used with express permission. The Guardian Life Insurance Company of America, 10 Hudson Yards, New York, NY 10001. #2019-89495 (11/21)

Critical Illness Policy Form #GC-CI-14 et al.

### Did you know?

Nearly **1 in 5 Americans** Has Crippling Medical Debt .<sup>1</sup>

### Get a quote!

Call the Trust today at **1-844-259-0325** for more information or a no-obligation quote.

#### FOOTNOTE:

1. <https://www.nbcchicago.com/news/local/1-in-5-americans-has-crippling-medical-debt-476579013.html>. Chris Coffey, Published Mar 12, 2018

2. College Tuition Benefit is available for Guardian Dental, Vision, Stop Loss, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance. The Tuition Rewards program is provided by SAGE, CTB, LLC. Guardian does not provide any services related to this program. SAGE, CTB, LLC is not a sub-sidiary or an affiliate of Guardian. The College Tuition Benefit is not an insurance benefit and may not be available in all states.

