



Wellness and health screening benefits

Reward employees for taking care of their well-being

Encourage employees to stay on top of their physical health and well-being by adding our wellness and health screening benefits to your supplemental health insurance plans. The benefits pay employees once a year when they complete certain health-related activities. Those payments give employees a financial incentive to go for routine, highly-valued screenings like mammograms and cholesterol tests, as well as participate in smoking cessation programs.

Payments are made for all covered family members – with no family maximums – even if the insured are covered for wellness benefits under multiple Guardian supplemental health insurance products.

Together, by encouraging and rewarding employees to keep healthy, we can help ensure they come to work feeling and performing at their best.

Covered members receive a yearly benefit when they complete any of the below:*

Wellness and health screening benefits	Accident	Critical Illness	Hospital Indemnity
Abdominal aortic aneurysm ultrasonography	✓	✓	
Bone density screening	✓	✓	✓
Bone marrow testing	✓	✓	✓
CA 15-3 test (blood test for breast cancer)	✓	✓	✓
CA 125 test (blood test for ovarian cancer)	✓	✓	✓
CEA test (blood test for colon cancer)	✓	✓	✓
Carotid ultrasound	✓	✓	✓
Chest x-ray (preventive screening, not diagnostic)	✓	✓	✓
Colonoscopy/virtual colonoscopy	✓	✓	✓
Completion of a smoking cessation or weight reduction program	✓	✓	✓
Double contrast barium enema	✓	✓	✓
EKG	✓	✓	✓
Fasting blood glucose test	✓	✓	✓
Flexible sigmoidoscopy	✓	✓	✓
Hemoccult stool analysis	✓	✓	✓
Immunizations (including COVID-19 vaccines)	✓	✓	✓
Lymphocyte genome sensitivity test (LGS)	✓	✓	✓
Mammography	✓	✓	✓
Pap smear/ThinPrep® pap test	✓	✓	✓

Wellness and health screening benefits	Accident	Critical Illness	Hospital Indemnity
PSA test (blood test for prostate cancer)	✓	✓	✓
Registration of a covered dependent child aged 18 or younger for an organized sport	✓		
Routine/annual physicals (including COVID-19 tests)	✓	✓	✓
Serum cholesterol test (to determine level of HDL and LDL)	✓	✓	✓
Serum protein electrophoresis (blood test for myeloma)			✓
Skin cancer biopsy	✓	✓	✓
Stress test (on bicycle or treadmill)	✓	✓	✓

The Guardian Life Insurance Company of America
guardianlife.com

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*One Wellness/Screening Benefit per calendar year per covered person if a covered person has a wellness test or procedure performed while coverage is in force. See your plan details for benefit amounts. Guardian's Accident, Critical Illness, Cancer, and Hospital Indemnity 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. Policy Form No. GP-1ACC-18, GP-1-HI-15, CI-23-P

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