

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, 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

Treatment of critical illnesses such as cancer, heart attack, and stroke can lead to unexpected expenses that create an additional financial burden. A critical illness plan helps covered employees to focus on their health. 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 from \$5,000 to \$50,000.



GUARDIAN®

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Critical Illness Policy Form #GC-CI-11 et al.

Did you know?

62% of bankruptcies result from major medical illness.¹

Get a quote!

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

FOOTNOTE:

1. American Journal of Medicine, 2009

