



A Trip to the Hospital Can Hurt Your Wallet

Support when you need it most

If you become seriously ill or injured, it's likely you will have a hospital stay. It may be a little scary, as well as expensive. While medical insurance may cover the hospital bills, there will also be non-medical expenses such as transportation to medical treatment or additional child care which could be considerable. If you became hospitalized, could you manage all of these expenses from your savings?

Guardian® helps protect you and your family from unexpected expenses

- Guardian Hospital Indemnity Insurance supplements your medical plan — no matter what type of other coverage you have
- You receive cash benefits based on your covered sickness or injury, treatments and services
- The cash benefits are paid directly to you and can be used for any purpose — from covering medical copays and deductibles to paying for everyday expenses such as the mortgage, groceries and utilities, you decide how to use them

How Guardian Hospital Indemnity Insurance works*

Jane became ill and was admitted to the hospital. She had emergency surgery and was there for two days while recovering. Her Hospital Indemnity Insurance paid her a \$2,500 cash benefit which helped offset her hospital expense.

Hospital Admission	\$2,500
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Total cash benefit paid: \$2,500

Hospital Indemnity Insurance with Guardian is easy

- No health or medical questions to answer
- No deductibles, copays or coinsurance requirements
- Convenient payroll deduction
- Take the coverage with you if you change jobs or retire

Learn more about Hospital Indemnity Insurance at guardiananytime.com

The Guardian Life Insurance
Company of America
New York, NY

guardiananytime.com



Are you financially prepared?

There are over 36 million hospital stays in the US per year¹

The average cost for a 3 day hospital stay is \$30,000²

63% of Americans with medical insurance used all their savings for out-of-pocket medical costs³

*All scenarios and names mentioned herein are purely fictional and are for illustrative purposes only, circumstances may vary. See your plan for specific coverage amounts and details. ¹Agency for Healthcare Research and Quality, Healthcare Cost and Utilization Project, <http://www.hcup-us.ahrq.gov/reports/statbriefs/sb180-Hospitalizations-United-States-2012.pdf>, October, 2014. ²Protection from high medical costs, 2016, <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>. ³Kaiser Family Foundation and the Health Research & Educational Trust, 2015. Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. 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 hospital insurance only. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form No. GP-1-HI-15. GP-1-HI-15-NM. GP-1-LAH-12R-OR. GC-HI-15-OR. GP-1-HI-15-WA.