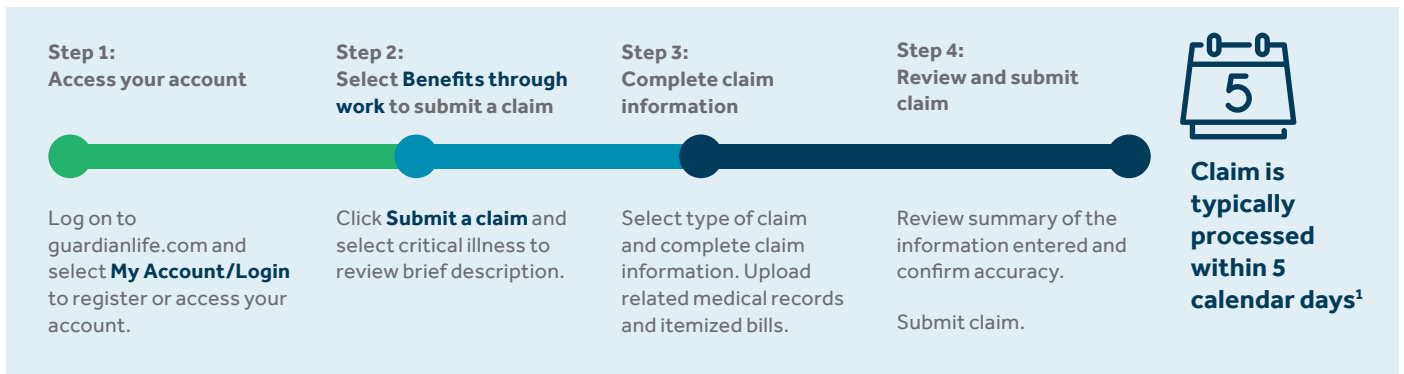




Submitting a critical illness claim

Guardian works smarter to keep claims submission easy for you — by offering a simple claims process, you can focus on your recovery. Simply fill out the form, collect your required documentation (listed below) and submit your claim by mail, fax or via our website. Your claim is typically processed within 5 calendar days.¹



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|---|---|---|---|
| <p>Critical Illness Claim Submission</p> | <p>Secure Channel: Visit guardianlife.com select Benefits through work to submit a claim</p> | <p>Phone: To submit your claim via telephone, call 1-800-541-7846. Please have all the information found in the Required Documents section before making your call.</p> | <p>Fax: 920-749-6299 Mail: Guardian Life Insurance Critical Illness Claims PO Box 14334 Lexington, KY 40512</p> |
| <p>Required Documents</p> | <ul style="list-style-type: none"> • Completed Employee claim form • Documentation identifying services rendered with provider, patient's name, and dates and types of services/ treatment. This could include, but is not limited to, copies of the following: <ul style="list-style-type: none"> – Pathology Report – Diagnostic test results – Medical records | | |

¹ Provided all required information is received. 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. 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-1-CI-14, et al. In New York, Critical Illness is known as Specified Disease.