

Cancer Diagnosis and Pre-Existing Conditions

Guardian's Cancer product is intended to help Guardian members pay for the additional medical and non-medical expenses they are faced with when diagnosed with cancer.

- It's designed to pay benefits for the diagnosis and treatments received after the member is insured by Guardian.
- The policy doesn't provide coverage for previously diagnosed cancer (i.e., there's no coverage for trailing claims).

Diagnosis and Pre-Existing Condition Limitations

Guardian doesn't pay benefits for a cancer diagnosis that was made before an insured's effective date with us. Guardian's Cancer contract specifically states that we only pay benefits for cancer that was diagnosed on or after the insured's coverage effective date. Additionally, even if the cancer diagnosis occurs on or after the effective date, the pre-existing condition limitation could limit the benefits paid.

Initial Diagnosis Benefit

The Initial Diagnosis benefit is paid when a member is diagnosed for the first time as having internal cancer. The Initial Diagnosis benefit isn't paid in the following situations.

- The cancer is a recurrence of a previously diagnosed cancer.
- The cancer is a metastasis of a previously diagnosed cancer.
- The Initial Diagnosis benefit is never payable for carcinoma in situ (i.e., skin cancer).

If a member is diagnosed with a recurrence of cancer that was originally diagnosed before Guardian's effective date, we would pay for all covered treatments for that cancer, assuming the member was in remission and no treatment other than maintenance medications or checkups were received during the pre-existing condition look-back period. However, since this is a recurrence of a previously diagnosed cancer, the Initial Diagnosis benefit won't be paid.

Pre-Existing Condition Limitations

If diagnosed with cancer while insured, but the diagnosis is considered pre-existing, we may pay some benefits after the pre-existing period has passed.

- If it's considered pre-existing, the Initial Diagnosis benefit wouldn't be payable.
- We wouldn't pay for any treatments that are received for that cancer during the pre-existing period.

Example: If the pre-existing limitation is 12/12, there won't be any benefits paid the first 12 months of the member's coverage.

- We would pay benefits for any covered treatment for that cancer after the pre-x period is satisfied (e.g., after the member is covered for 12 months).

Note: Cancer still must be diagnosed while insured by Guardian for any payment to be made.