



Wellness/Health Screening Benefit Claim Form

Accident, Critical Illness, Hospital Indemnity and Cancer plans

Send to Guardian Life Insurance, Wellness Claims, PO Box 14335, Lexington, KY 40512

Customer Service: 1-800-541-7846 Fax (610) 807-2215

Documents can be returned electronically at www.guardianlife.com/forms. Select the "Benefits through work" option and click the "Secure Channel" link to send your private information.

PLAN TYPE (select all that apply): Accident Critical Illness Hospital Indemnity Cancer

NOTE from LMU: Hospital Indemnity is not included in current wellness plan.

EMPLOYEE INFORMATION			
1. Employee's Name:			2. Plan Number:
3. Date of Birth:	4. Social Security #:	5. Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
7. Employee's Address:		8. Employee email address (optional):	9. Preferred Telephone Number:

DEPENDENT INFORMATION			Complete this section, if the claim is for a dependent. Otherwise, proceed to the claim information section.		
10. Dependent's Name:			11. Dependent's Preferred Telephone Number:	12. Dependent's Date of Birth:	
13. Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female		14. Relationship to the employee:		15. Dependent's Social Security Number:	

If you have had one of the listed preventative tests shown, please check the appropriate box and complete the provider section below. You do not need to attach any additional documentation. Be sure the test is eligible based on the type of plan(s) you have.

PROVIDER INFORMATION		Treatment Date:	Physician's Name:		
Physician's Street Address:			City:	State:	Zip:

WELLNESS & HEALTH SCREENINGS

<p>INCLUDED ON ALL PLANS:</p> <input type="checkbox"/> Bone Marrow Testing <input type="checkbox"/> Breast Ultrasound <input type="checkbox"/> CA 15-3 (blood test for breast cancer) <input type="checkbox"/> CA 125 (blood test for ovarian cancer) <input type="checkbox"/> CEA (blood test for colon cancer) <input type="checkbox"/> Chest X-ray <input type="checkbox"/> Colonoscopy/Virtual Colonoscopy <input type="checkbox"/> Flexible Sigmoidoscopy <input type="checkbox"/> Hemoccult Stool Analysis <input type="checkbox"/> Mammography <input type="checkbox"/> Pap smear/ThinPrep Pap Test <input type="checkbox"/> PSA (blood test for prostate cancer) <input type="checkbox"/> Serum Protein Electrophoresis (blood test for myeloma) <input type="checkbox"/> Thermography <p>CANCER PLANS ONLY:</p> <input type="checkbox"/> BRCA testing <input type="checkbox"/> Breast MRI <input type="checkbox"/> CT Scans/MRI Scans <input type="checkbox"/> Testicular Ultrasound	<p>ACCIDENT, CRITICAL ILLNESS AND HOSPITAL PLANS:</p> <input type="checkbox"/> Blood Test for Triglycerides <input type="checkbox"/> Completion of a Smoking Cessation or Weight Reduction program <input type="checkbox"/> Fasting Blood Glucose Test <input type="checkbox"/> Serum Cholesterol Test (to determine level of HDL and LDL) <input type="checkbox"/> Stress Test (on a bicycle or treadmill) <input type="checkbox"/> Cancer Genetic Mutation Test <p>ACCIDENT PLANS ONLY:</p> <input type="checkbox"/> Abdominal aortic aneurysm ultrasonography <input type="checkbox"/> Registration of a covered dependent child age 18 or younger for an organized sport <p>ACCIDENT AND HOSPITAL PLANS ONLY:</p> <input type="checkbox"/> Bone density screening <input type="checkbox"/> Carotid ultrasound <input type="checkbox"/> Double Contrast Barium Enema <input type="checkbox"/> EKG <input type="checkbox"/> Immunizations <input type="checkbox"/> Lymphocyte Genome Sensitivity Test (LGS) <input type="checkbox"/> Routine/Annual Physicals <input type="checkbox"/> Skin Cancer Biopsy
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SIGNATURE OF INSURED	I have read and understand the fraud notices on page 2 of this form. The above statements are true and complete to the best of my knowledge. (Your signature is required for benefit consideration.)	
	<input type="checkbox"/> I am unable to provide a signature due to the COVID-19 pandemic. I understand that my typewritten name has the same force and effect as my signature.	
Signature:	Date:	

Fraud Warning Statements

The laws of several states require the following statements to appear on the claim form:

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arkansas, West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Connecticut, Iowa, Nebraska and Oregon: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application of insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of a fraudulent insurance act, which may be a crime, and may also be subject to civil penalties.

Delaware, Indiana and Oklahoma: WARNING: Any person who knowingly, and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

Kansas: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application of insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of insurance fraud as determined by a court of law.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana and Texas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinements in state prison.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment or a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties or denial of insurance benefits.

Maine, Tennessee and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefit.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in N.H. Rev. Stat. Ann. § 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application, or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Rhode Island: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Vermont: It is a crime for any person knowingly to provide material false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company, for any person knowingly to provide material false, incomplete, or misleading information concerning the sale of insurance or the status of an insurer, or for any person to misappropriate the funds of an insured or an applicant for insurance. Penalties include imprisonment, fines, and denial of insurance benefits.

Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.



Screening benefit with Guardian Cancer Insurance

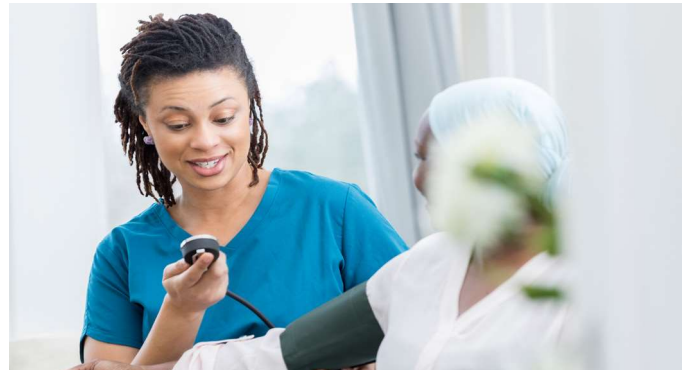
Get money back for taking care of yourself

Every year, more and more people are being diagnosed with cancer and the number of new cancer cases is expected to rise to 23.6 million worldwide within the next two decades.¹ Guardian® Cancer Insurance provides a lump-sum payment for diagnosis, certain procedures, screenings and treatment. Payments are made directly to you, regardless of medical insurance, and can be used for both medical and non-medical expenses, such as transportation to treatment facilities, medical plan deductibles, out-of-pocket costs, and everyday expenses like rent or mortgage payments.

And with Guardian Cancer Insurance, you have a unique Screening Benefit that gives you money back.

If you or a covered individual complete any of the following cancer screening procedures, you'll receive a benefit payment once a year as part of your insurance plan²:

- Bone marrow testing
- BRCA testing
- Breast ultrasound
- Breast MRI
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy/Virtual Colonoscopy
- CT scans /MRI scans
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear /ThinPrep pap test
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Testicular ultrasound
- Thermography



Did you know?

Early detection of cancer through screening has been determined to reduce mortality from cancers of the colon and rectum, breast, uterine cervix, prostate, and lung.³

Submitting your wellness benefit claim is easy

- Log on to guardianlife.com and select "My Account/Login" to register or access your account
- Under My Claims, click "Claims submission" and select Wellness icon and review brief coverage description
- Complete or verify member information
- Enter date of service, doctor's information and select screenings
- Review summary of the information entered and confirm accuracy
- Submit Claim

**The Guardian Life Insurance
Company of America**
New York, NY
guardianlife.com

2020-93720 (02/22)

¹ National Cancer Institute at the National Institutes of Health (NIH), 2018. ² One Screening Benefit per calendar year per covered person if a covered person has a screening test or procedure performed while coverage is in force. See your plan details for benefit amounts.

³ Cancer Prevention & Early Detection Facts & Figures, 2019-2020, American Cancer Society
Guardian's Cancer 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. Note: Plan design availability may vary by state and/or employer industry. Policy Form No. GP-1-Can-IC-12 et al. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2020 The Guardian Life Insurance Company of America.



Wellness benefit with Guardian Accident Insurance

Get money back for taking care of yourself

Guardian® Accident Insurance helps offset the costs associated with both minor and major accidents. For every covered accident, Guardian can pay a benefit based on the injury you sustain and the various treatments or services received, regardless of what is covered by medical insurance. In addition, covered benefits are increased by 25% for a child who has an accident while playing organized sports.¹

And with Guardian Accident Insurance, you have a unique Wellness Benefit that gives you money back for taking care of yourself — and even for when you register a child for an organized sport.

You'll receive a lump sum benefit payment once a year when you complete any of the below²:

- Abdominal aortic aneurysm ultrasonography
- Blood test for triglycerides
- Bone marrow testing
- Bone density screening
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy /Virtual Colonoscopy
- Completion of a smoking cessation program
- Completion of a weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Immunizations
- Lymphocyte Genome Sensitivity test (LGS)
- Mammography
- Pap smear /ThinPrep pap test
- PSA (blood test for prostate cancer)
- Registration for a covered child in an organized sport
- Routine/Annual physicals
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography



Submitting your wellness benefit claim is easy

- Log on to guardianlife.com and select "My Account/Login" to register or access your account
- Under My Claims, click "Claims submission" and select Wellness icon and review brief coverage description
- Complete or verify member information
- Enter date of service, doctor's information and select screenings
- Review summary of the information entered and confirm accuracy
- Submit Claim

**The Guardian Life Insurance
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New York, NY
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2020-93723 (02/22)

¹The child must be insured by the plan on date the accident occurred. The child must be 18 years of age or younger. ²One Wellness 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 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 accident 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. **IMPORTANT NOTICE — THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.** Policy Form GP-1-ACC-18 et al. ©Copyright 2020 The Guardian Life Insurance Company of America. Guardian® is a registered trademark of The Guardian Life Insurance Company of America®.



Wellness benefit with Guardian Critical Illness Insurance

Get money back for taking care of yourself

When you or a family member suffers a serious illness such as a stroke or heart attack, Critical Illness Insurance can help with expenses that other insurance may not cover. Covered benefits go directly to you in a lump sum payment, and can be used for any purpose.

And with Guardian® Critical Illness, you have a unique Wellness Benefit that gives you money back.

If you or a covered individual complete any of the following routine wellness screenings and procedures designed to promote health, you'll receive a benefit payment once a year as part of your insurance plan¹:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Completion of a smoking cessation program
- Completion of a weight reduction program
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Thermography



Did You Know?

The Centers for Disease Control and Prevention states that regular health exams and tests can help find problems before they start, and can help find problems early, when your chances for treatment and cure are better.²

Submitting your wellness benefit claim is easy

- Log on to guardianlife.com and select "My Account/Login" to register or access your account
- Under My Claims, click "Claims submission" and select Wellness icon and review brief coverage description
- Complete or verify member information
- Enter date of service, doctor's information and select screenings
- Review summary of the information entered and confirm accuracy
- Submit Claim

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guardianlife.com

2020-93722 (02/22)

¹ One Wellness 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.

² <http://www.cdc.gov/family/checkup/> 2017.

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 #GC-C1-11.

In New York Critical Illness is known as Specified Disease.

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