

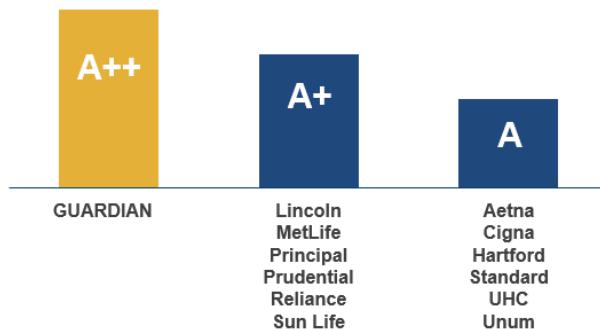


## GUARDIAN HIGHLIGHTS

### OVERVIEW

- Guardian is a mutual company with over 150 years in business and has the highest financial ratings of group ancillary carriers.

A.M. BEST RATINGS\*  
Superior ability to meet ongoing obligations to policy holders



- Guardian's full product suite allows all your ancillary benefits to be under one carrier, with one bill, one plan number and one service team. Easy administration!

### DENTAL

- [Dental Video](#)
- One of the nation's strongest dental networks with over 125,900+ PPO providers at 368,000+ access points. [Find a Provider Here](#)
- PPO and DHMO options, including dual choice
- Guardian is in the Top 5 for the last 5 years in Dental sales and we are #1 in DHMO cases.
- Guardian is the only carrier that offers College Tuition Benefit with Dental coverage. It's included at no cost! [Participating Colleges](#)
- Max Rollover allows unused annual maximum to rollover for use in future years.
- No waiting periods on groups of 5+ and an open enrollment included every year
- Preventive Advantage feature offers preventive services without reducing annual maximum. (when quoted)

### VISION

- [Vision Video](#)
- Three great network options, including Guardian Vision, Davis Vision and VSP. Ensures the right network for your employees.
- Discounts included for upgraded or additional materials past the plan's coverage.
- Highlight on each network:
  - Davis Vision network includes popular retail locations such as Wal-Mart, Sam's Club, Target, JC Penney, Sears and Pearle. [Find a Provider Here](#)
  - Guardian Vision network includes popular retail locations such as Costco, Wal-Mart, Sam's Club, Target, Sears and Pearle. [Find a Provider Here](#)
  - VSP network has the most private practice locations of vision networks and includes over 59,000 access points. [Find a Provider Here](#)

## LIFE

- [Life Video](#)
- Guardian has more inforce life cases than any other carrier in the nation.
- Average tenure of Life Case Managers is 16 years.
- Life insurance is both portable and convertible and includes waiver of premium
- Voluntary Life's Annual Election provision allows enrolled employees to increase their life coverage by up to \$50,000, not to exceed Guarantee Issue, at future annual enrollments without Evidence of Insurability!

## SHORT TERM DISABILITY

- [Disability Video](#)
- #1 in inforce cases for STD and LTD
- TeleGuard - employees can submit claims telephonically! Paper or online submission available as well.
- One Claims Analyst - Guardian assigns ONE Claims Manager to handle all your employees' claims, so that you can speak to that person directly instead of an 800 number.
- 99% Financial Accuracy
- Early Alert - Claims Manager proactively identifies potential LTD claims and helps claimant begin those claims so there is no gap in benefit. The same nurse tracks the case from STD to LTD.
- STD Claims Manager average tenure is 12 years.
- [Disability Claims Center Video Tour](#)

## LONG TERM DISABILITY

- [Disability Video](#)
- Guardian's financial stability is unmatched and is crucial when looking at LTD claims that could last decades.
- Income Recovery - when an employee is 100% returned to work, they are no longer considered disabled by insurers. Variable compensation employees, such as sales individuals, likely still have an earnings loss due to lack of bonuses, commissions, billable hours, etc. Guardian will make up the difference between pre-disability earnings to current earnings for up to 12 months!
- Unlimited Interruption Days - employees who return to work during the elimination period are limited to how many trial work days insurers will allow them. Once they exceed the allowed amount, the employee's elimination period is reset. Guardian never resets an elimination period for trial work days.
- LTD Claims Manager average tenure is 12 years.
- Additional benefit payments to employees participating in rehabilitation, supported by Vocational Rehab Specialists with average tenure of 18 years.

### VALUE ADDS

- Employee Assistance Program - complimentary with 3 lines of coverage, one partially employer paid. Provides several support services to employees and employers, including unlimited telephonic counseling, three free face to face visits with a therapist, a free consultation with an attorney, and more.
- TravelAid - provides protection and services for employees while traveling. (when quoted)
- WillPrep - enrollees in voluntary life have access to a will preparation site and service.
- GuardianAnytime.com - your one-stop resource for Guardian. Employers can enroll and term employees, review and pay bills, pull certificate booklets, enrollment kits and ID cards, make plan changes and so much more. Employees can also use GuardianAnytime to view their plan materials, get ID cards, check claim status, and more.