

## Small Group Sales

# Overview At-A-Glance

Guardian Small Group Sales (SGS) offers a full line of insurance products for employers with 2 to 24 employees. With a variety of plans, multi-line discounts and billing options, we can help you meet the needs of your clients.

### We offer comprehensive products:

- **Dental** – One of the largest dental networks nationwide with no waiting periods for groups with 5+ employees. Implants for groups with 2+ employees. Maximum Rollover on all plans. Voluntary Dental options.
- **Vision** – Our plans cover exams and/or materials, feature flexible copay and frequency options, offer the choice of two provider networks with thousands of access points nationwide, and provide member savings on out-of-pocket costs when visiting a network provider.
- **STD** – A variety of plans with hassle-free claims administration. For 2-4 employees, guaranteed issue\* of up to a \$1,500 weekly benefit. For 5-9 employees, guaranteed issue\* of up to a \$1,500 weekly benefit with a maximum available weekly benefit of \$2,000. Generous guarantee issue available for 10+ lives.
- **LTD** – A variety of plans with hassle-free claims administration. Management carve-out available. For 2-4 employee groups, guaranteed issue\* of up to \$2,500 monthly benefit. For 5-9 employee groups, guaranteed issue\* of up to \$6,000 monthly benefit with a maximum available monthly benefit of \$7,500 for groups under 10 lives. Generous guarantee issue available for 10+ lives.
- **Life** – For 2-4 employees, guaranteed issue\* of \$50,000. For 5-9 employees, guaranteed issue\* of \$100,000. Grandfathering available when replacing existing coverage. LifeAssist available to provide financial security during a catastrophic disability. Generous guarantee issue available for 10+ lives.
- **Critical Illness** – pays a lump sum benefit payment up to \$50,000\*\* upon diagnosis of a listed Critical Illness: heart attack, cancer, stroke, major organ transplant, end stage renal failure, or coronary artery bypass graft (CABG). Hospital Admission payment up to \$500 per day that the insured is in the hospital for any condition other than a listed critical illness.

### We have a strong commitment to service:

- Calls returned promptly
- Customer Response Unit dedicated to answering customer questions
- Small group underwriting teams focused on clients' objectives

### We can help you grow your business:

- Offer big company benefits to small business clients
- Attract more clients because of our flexible plan options
- Get greater commissions for increased production via our Special Producer Compensation (SPC) program

\* Guaranteed Issue is subject to the employer level health questions on the Master Application. Note: All above information is for general reference only. Underwriting, enrollment and participation information shown identifies minimum requirements and planholders may be subject to further consideration for approval. All guarantee issue references are based on the employer-level health questions on the Master Application. \*\* \$25,000 for groups with less than 10 lives. Critical Illness is not available in all states. Guardian® and the Guardian G® logo are registered service marks of The Guardian Insurance Company of America and are used with express permission.

**Contact your Guardian Small Group Sales Representative for more information.**



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DENTAL

DISABILITY

LIFE

VISION

CRITICAL ILLNESS

CANCER

ACCIDENT

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