



# Solid Approaches to Today's Employee Benefits

Delivering solutions to customers how, when and where they prefer

Guardian offers a full suite of products and funding options, multiple distribution channels, enrollment strategies with state-of-the-art technology, top-tier administrative platforms, and customer-focused service.

Our 155 years of experience, exemplary financial ratings, and core values built on mutual ownership are confirmation that we'll be there for our customers.



### Dental and Vision

- #1 in Group Dental cases sold for groups with 10+ and 500+ employees and #2 in Group Vision and Voluntary Vision premium<sup>1</sup>
- One of the nation's strongest dental PPO networks
- Fast and accurate claims processing: 99.4% processed within 5 days, 99% accuracy rate<sup>2</sup>
- Flexible products include PPO, Managed Dental care (DHMO), Dual-Choice and features like Maximum Rollover that add even more value
- Vision plan options through three leading national networks (Guardian, VSP and Davis Vision)



### Disability and Absence Management

- #1 in total new and inforce disability cases<sup>3</sup>
- Short and Long Term Disability (STD/LTD), STD Administrative Services Only, State Statutory Plans and Supplemental Individual Disability Income Insurance
- Integrated, end-to-end, disability and absence management services — all managed in a single US location — for employers with 50 to 5,000 employees or more



### Life products

- #2 in new and inforce life cases<sup>4</sup>
- #1 in new and inforce AD&D cases<sup>4</sup>
- Broad range of plans including Basic Term Life, Voluntary Term Life, Voluntary Permanent Life, and Accidental Death and Dismemberment (AD&D)

### Support you can count on

Local Sales Reps, plus dedicated Enrollment & Technology Consultants and Account Management Services\*.

### Multi-option Enrollment

Effective education and decision support tools across all channels and media maximize enrollment participation.

### Optimal service

Flexible admin platforms — from our proprietary system to multi-carrier platforms to integration with leading admin platforms.

### Exemplary financial ratings\*\*

Comdex***	98
A.M. Best	A++
Standard & Poor's	AA+
Fitch	AA+
Moody's	Aa2

Contact your Guardian Group sales representative for more information.



### Accident, Cancer, Critical Illness, Hospital Indemnity

- Bridges the gap between medical and non-medical expenses
- Payments are made to the employee and can be used for any purpose
- Available down to 2 lives with guarantee issue<sup>5</sup> and portability



### Services and Value Adds

- WorkLifeMatters Employee Assistance Program<sup>6</sup> provides members and their families with counseling for stress management, dependent/elder care, nutrition, fitness, and legal/financial issues
- Travel assistance program and will preparation services<sup>6</sup>
- Exclusive College Tuition Benefits Program<sup>7</sup> available on all products to help families reach their college savings goals

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance  
Company of America  
New York, NY

[guardiananytime.com](http://guardiananytime.com)

<sup>1</sup> LIMRA U.S. Workplace Benefits Dental & Vision Insurance 2018 Sales and Inforce Reports. <sup>2</sup> NADP/LIMRA Group Dental Claims Processing Metrics Reports 2018. <sup>3</sup> LIMRA U.S. Workplace Benefits Disability Insurance 2018 Sales and Inforce Reports. Excludes Individual business sold at the workplace. <sup>4</sup> LIMRA U.S. Workplace Benefits Life Insurance 2018 Annual Sales and Inforce Reports (2019). Excludes Individual business sold at the workplace. Life excludes specialty products (i.e. COLI, BOLI, TOLI). <sup>5</sup> May not apply depending on case design. <sup>6</sup> WorkLifeMatters Employee Assistance Program, TravelAid and Will Prep services are provided by Integrated Behavioral Health, Inc. and its contractors. <sup>7</sup> The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian reserves the right to discontinue the College Tuition Benefit program at any time without notice. Work Life Matters Employees Assistance Program and the College Tuition Benefit are not insurance benefits and may not be available in all states. Products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. \*Support services may vary based on employer size. \*\*Ratings as of 12/2018 and are subject to change. \*\*\*Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies. Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best). Critical Illness GP-1-CI-14, Accident GP-1-ACC-18, GP-1-AC-BEN-12, et al; GP-1-LAH-12R, Cancer: GP-1-CAN-IC-12, et al; GP-1-LAH-12R, LTD GP-1-LTD-07 / GP-1-LTD-15, STD GP-1-STD-07 / GP-1-STD-15, Life GP-1-LIFE-15, Dental GP-1-DG2000, et al, GP-1-DEN-16, Vision GP-1-GVSN-17. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2019 The Guardian Life Insurance Company of America.