



We support employers of all sizes

Guardian Small Group Sales (SGS) remains committed to serving small businesses that employ between 2 and 24 people. Our full line of insurance products, customized packages, multi-line discounts and billing options can help you meet the needs of your clients and grow your business.

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 that cover major services. Voluntary Dental options.
Vision	Covers exams and/or materials, features flexible copay and frequency options, offers the choice of three provider networks with thousands of access points nationwide and provides member savings on out-of-pocket costs when visiting a network provider.
STD	Variety of plans with hassle-free claims administration. For 2-9 employees, guaranteed issue ¹ of up to a \$1,500 weekly benefit with a maximum available weekly benefit of \$2,000 ² . Generous guarantee issue available for 10+ lives.
LTD	Variety of plans with hassle-free claims administration. Management carveout available. For 2-4 employee groups, guaranteed issue ¹ of up to \$6,000. For 5-9 employee groups, guarantee issue ¹ up to \$7,500. Guarantee issue ¹ up to \$10,000 available for 10+ employees with generous maxes available.
Life	For 2-4 employees, guaranteed issue ¹ of \$50,000 ³ . For 5-9 employees, guaranteed issue ¹ 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 ³ upon diagnosis of a listed Critical Illness. There are up to 30 covered illnesses, including heart attack, cancer and stroke. Hospital Admission payment up to \$500 per day that the insured is in the hospital for any condition other than a listed critical illness. ⁵
Accident	Helps offset the costs associated with both minor and major off-the-job accidents by making a payment for treatments and/or services regardless of what is covered by medical insurance. Covered benefits increase by 20% for a child who has an accident while playing organized sports. ^{4,5}
Cancer	Provides a lump-sum payment for certain procedures (i.e. surgery, bone marrow transplant), screenings (i.e. colonoscopy, mammogram) and treatments (i.e. chemotherapy, radiation). The benefit is paid directly to employees regardless of their medical insurance and can help relieve their financial burden in a time of stress. ⁵
Hospital Indemnity	Pays lump-sum benefits (up to \$10,000 per admission per year) directly to employees admitted to the hospital for a covered illness or injury. Payments can be used for any purpose. ⁵



We have a strong commitment to service:

- Dedicated sales representatives easily accessible by phone or email
- Dedicated service team working on-in-force business, making amendments and handling renewals
- Dedicated underwriting teams focused on clients' objectives
- Regular coordination with large group sales office to ensure timely service

We can help you grow your business:

- Offer big company benefits to small business clients
- Attract more clients because of our flexible plan options
- Win more business and earn more commissions via our Special Producer Compensation (SPC) program.

Contact your Guardian Group Sales Representative for more information.

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

guardianlife.com

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¹ Guaranteed Issue is subject to the employer level health questions on the Master Application. ² Additional amounts may be subject to underwriting. ³ \$25,000 for groups with less than 10 lives.

⁴ The child must be insured by the plan on the date the accident occurred. The child must be 18 years of age or younger. ⁵ Based on state availability. 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. Guardian's Group Insurance products are 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. Guardian® is a registered service mark of The Guardian Life Insurance Company of America®. Critical Illness Ins. Policy Form No. GC-CI-11, Accident Ins. Policy Form No. GP-1-AC-IC-12, Cancer Ins. Policy Form No. GP-1-CAN-IC-12, LTD Ins. Policy Form No. GP-1-LTD07-1.0, STD Ins. Policy Form No. GP-1-STD07-1.0, Life Ins. Policy Form No. GP-1-R-EPOPT96, Dental Ins. Policy Form No. GP-1-DG2000, Vision Ins. Policy Form No. GP-1-VSN-96-1.