



# 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 DHMO cases and Vision Rider cases<sup>1</sup>
- One of the nation's strongest dental PPO Networks: 109,900+ dentists at 390,500+ locations<sup>2</sup>
- Claims Management: Turnaround of 1.9 days<sup>3</sup>, 99.7% accuracy<sup>3</sup>, average savings of 36%<sup>3</sup>
- Product Flexibility and funding options including: ASO, Fully Insured, Voluntary, Maximum Rollover, Preventive Advantage, Oral Cancer Screenings, and Enhanced Periodontal
- Vision plan options through two leading national networks with almost 100,000 access points (VSP: over 51,000; Davis: over 45,000)



### Disability and Absence Management

- #1 in total new and inforce disability cases<sup>4</sup>
- Short and Long Term Disability (STD/LTD), STD ASO, 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



### Life Products

- #1 in new and inforce life cases<sup>5</sup>
- Broad range of plans including Basic Term Life, Voluntary Term Life, Voluntary Permanent Life, and Accidental Death and Dismemberment (AD&D)

### Distribution Excellence

- Guardian and Employee Navigator are strategic partners and are working together on numerous technology innovations
- Guardian is one of the largest ancillary carriers on the Employee Navigator Platform
- Guardian and Employee Navigator have a large number of mutual customers totaling over 250,000 lives.

### Optimal Service & Experience

- Guardian has experienced and dedicated staff to manage the Employee Navigator Data Exchange

### 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>6</sup> and portability



### Services and Value Adds

- WorkLifeMatters Employee Assistance Program<sup>7</sup> provides members and their families with counseling for stress management, dependent/elder care, nutrition, fitness, and legal/financial issues
- Travel protection, flexible spending accounts, and will preparation services<sup>8</sup>
- College Tuition Benefit (CTB): Dental members earn rewards points to help fund college tuition<sup>9</sup>

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance  
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<sup>1</sup> LIMRA/NADP, 2016. <sup>2</sup> Guardian Internal Reporting 2017. <sup>3</sup> Guardian's Internal Reporting, 2015. <sup>4</sup> LIMRA 2016 Group Disability Sales and Inforce Survey (excludes reserve buyouts). <sup>5</sup> LIMRA 2016 Group Life Sales and Inforce Survey (excludes Specialty Products, e.g. COLI, TOLI, etc.). <sup>6</sup> May not apply depending on case design. <sup>7</sup> WorkLifeMatters Employee Assistance Program. <sup>8</sup> TravelAid Will Prep services are provided by Integrated Behavioral Health, Inc. and its contractors. <sup>9</sup> The College 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. 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. Critical Illness Ins. Policy Form No. GP-1-CI-14, Accident Ins. Policy Form No. GP-1-ACC-18, GP-1-AC-BEN-12, Cancer Ins. Policy Form No. GP-1-CAN-IC-12, LTD Ins. Policy Form No. GP-1-LTD-07.1.0, GP-1-LTD-15, STD Ins. Policy Form No. GP-1-STD-07.1.0, GP-1-STD-15, Life Ins. Policy Form No. GP-1-LIFE-15, Dental Ins. Policy Form No. GP-1-DG2000, et al, GP-1-DEN-16. Vision Ins. Policy Form No. GP-1-GVSN-17. \*Ratings as of 12/31/2018 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). GUARDIAN® is a registered trademark of TheGuardian Life Insurance Company of America®.