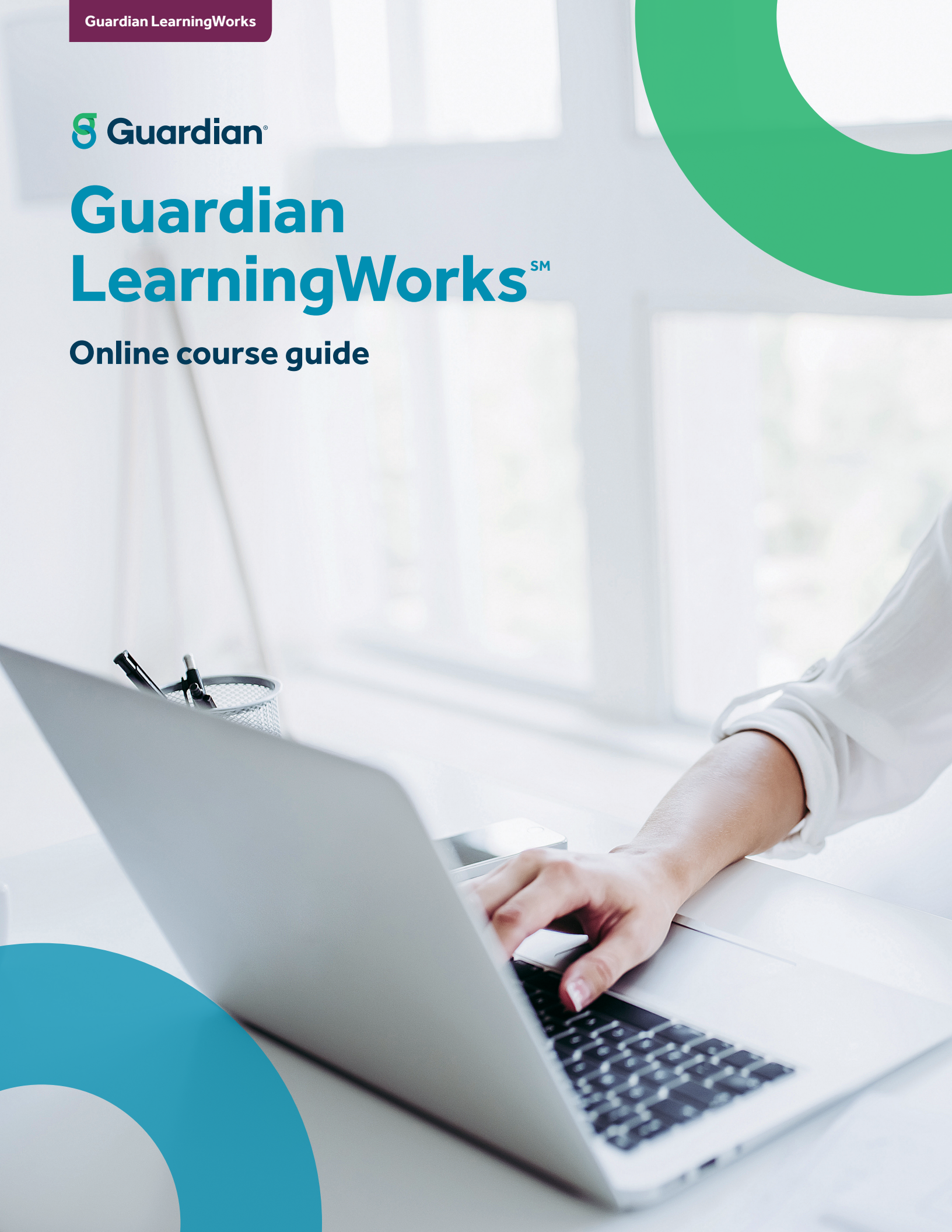


 Guardian®

Guardian LearningWorksSM

Online course guide





Guardian LearningWorksSM

Save time and money on training! Guardian LearningWorksSM enables your staff to learn group insurance and employee benefits concepts, products, and processes conveniently at their desks, or anywhere there's an internet connection, 24 hours a day, 7 days a week.

From any PC, staff can access the Guardian LearningWorks online learning suite, designed to help new associates get on board faster and maximize tenured team members' understanding of a variety of insurance concepts and products. Each course features interactive elements and audio to accommodate different learning styles and promote engagement. Many courses also have corresponding assessments to help staff gauge their understanding of the content.

We strive to maintain a comprehensive and relevant course catalog, and are committed to continuously developing new courses to keep pace with changing learning needs. We draw upon the rich knowledge base and extensive experience of our in-house subject matter experts when developing content to ensure you get the highest quality information in every course. Many of our experts have over 20 years' experience in the industry!

Because this program is complimentary to Guardian's key business associates, you save the cost of outsourcing or investing in similar training. The fact that staff can use this training without interference with work hours or travel is also a significant advantage.

Guardian's LearningWorksSM

- Complimentary online program available 24/7!

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Guardian LearningWorksSM

Introduction to Group Insurance

If you are a new insurance professional, this interactive online course will help you gain basic knowledge about group insurance. At your own pace, you will learn the characteristics of group insurance, as well as the roles and responsibilities of everyone involved in selling, installing, administering, and maintaining group insurance plans.

This course offers audio throughout. A post-course assessment is also available. Approximate completion time is 45 min., and you can stop at any time to come back and finish or review later.

The screenshot shows a video player interface. At the top, a group of seven diverse professionals in business attire are standing behind a large, light blue banner that reads "INTRODUCTION TO GROUP INSURANCE" in white, serif, all-caps font. Below this banner, in a smaller font, it says "- FOR NEW INSURANCE PROFESSIONALS -". The background is a solid light green color. At the bottom of the video frame, there is a grey player bar with several elements: on the left, a small icon of a document and a question mark; in the center, the text "Module: Welcome"; on the right, the text "1 of 2" and a play button icon. Above the banner, there is a line of text: "Click the next button (▶) in the player bar to begin." Below this line, there is a line of smaller text: "The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004". To the right of this text is the Guardian logo, which consists of a stylized 'G' in a blue circle followed by the word "Guardian" in a sans-serif font.

Guardian LearningWorksSM

Group Dental Overview

Upon completing this interactive online course, you will have an understanding of group dental insurance, its characteristics, different types of dental insurance products, and the benefits available under group dental plans. Those supporting the sale of group dental insurance can learn about pricing and rating group dental plans, as well as helpful sales tips.

A post-course assessment is available. Approximate time to complete this self paced course is 30 minutes, and you can stop at any time and come back to finish or review later.

DENTAL PRODUCT OVERVIEW

WHAT IS GROUP DENTAL INSURANCE?

Group dental insurance is a method of providing dental insurance coverage to a group of individuals who are employees of a common employer or professionals in a common group.



Employers recognize the importance of access to high-quality, economical dental care. Employers and employees alike understand the benefits that good dental health can bring to their overall health and well-being.



Group dental insurance is an important part of an employee benefit package and it covers the prevention, diagnosis, and treatment of dental disease, defect or injury.



Dental coverage may be packaged with another group health insurance plan or it may be issued separately.



Module: Section 1: Dental Product Overview 2 of 10

Guardian LearningWorksSM

Group Short Term Disability Overview

Anyone looking to learn more about Group Short Term Disability (STD) insurance will gain basic knowledge about this product by completing this interactive online course with audio. After taking this course, you will know the essential elements and features of the group STD product and the main provisions available under STD plans. You'll identify the factors that influence STD rates, and learn helpful selling tips and potential target markets to assist you in promoting this product.

A post-course assessment is available.

GROUP STD PLANS AND THEIR FEATURES

PREMIUM PAYMENT OPTIONS

Basic STD plans are available for both large and small groups. Large groups may be more restrictive in design. Premiums for basic STD plans are paid either by the employer, the employee, or voluntarily. Roll over the plaques below for more information.

CONTRIBUTORY
Both the employer and the employee contribute to the cost of the insurance.

Employer **Employee**

Non-Contributory **Contributory** **Voluntary**

Module: Section 2: Group STD Plans and Their Features 3 of 11

Guardian LearningWorksSM

Group Long Term Disability Overview


Anyone supporting the sale of Group Long Term Disability (LTD) insurance will benefit from this interactive online course. After taking this course, you will know the basic elements and features of the group LTD product and the provisions available under LTD plans. You will understand how underwriting rates and risk selection affect LTD plans, identify target markets, and learn tips to help you position this product.

A post-course assessment is available. This self-paced course takes about 30 minutes, and you can stop at any time to come back and finish or review later.

LONG TERM DISABILITY (LTD) PRODUCT OVERVIEW

WHY IS LTD NECESSARY?

Many people have health insurance that covers medical expenses and life insurance that protects their families. They also should have disability insurance to replace income lost if they cannot work because of an injury or illness.



Without income, families often do not have enough money to meet their financial commitments, to pay their mortgage, send their children to college, or pay their bills. Although Social Security may help, the award may not be enough to meet financial needs.

LTD insurance offers financial protection in the event of a long-term disability resulting from an occupational or non-occupational accidental injury or sickness.

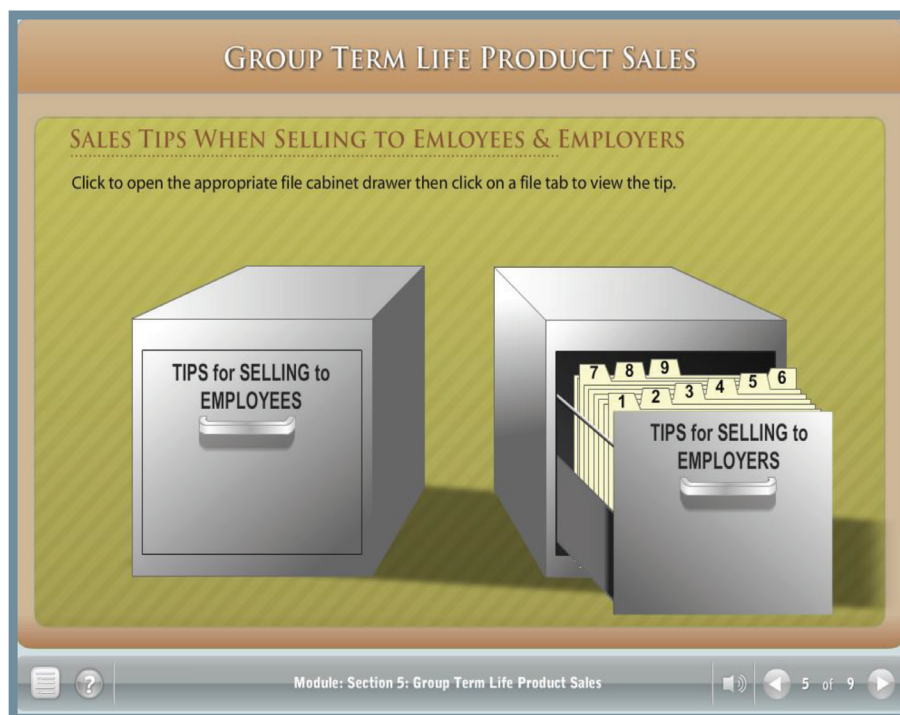
Module: Section 1: Long Term Disability (LTD) Product Overview 4 of 10

Guardian LearningWorksSM

Group Term Overview

If you'd like to learn more about Group Term Life insurance, completing this interactive online course with audio will give you a solid understanding of the features of this product. Specifically, you'll learn what group term life insurance is, the various types of coverage, and the plan design elements that are available. You will also learn how risk affects group term life rates, and some standard contract provisions. As an added benefit, you'll acquire tips to help you identify ideal target markets and successfully position this product.

A post-course assessment is available. Approximate completion time is 45 min., and you can stop at any time to come back and finish or review later.



Guardian LearningWorksSM

Group Vision Overview

Anyone looking to learn more about group vision insurance will benefit from completing this interactive online course with audio. You will learn what group vision insurance is, why it is needed, the main types of group vision plans, and how they can be customized. Underwriting considerations and factors affecting group vision rates are also examined. Those supporting the sale of group vision insurance will acquire helpful selling tips for this product.

A post-course assessment is available. Approximate completion time is 30 minutes, and you can stop at any time to come back and finish or review later.

GROUP VISION RATES AND RISK SELECTION

PLAN DESIGN

Elements of the plan design can drive rates up or down.

Generally, the more rich the benefit amount or types of coverage offered, the higher the cost to the planholder.

Some plan design elements mitigate risk and therefore drive rates and costs down.

Plan Design Elements that Raise Rates/Costs:	Plan Design Elements that Lower Rates/Costs:
Coverage of value-added eyewear products, such as special lens options	Benefit Maximums
High frequencies of covered services (i.e., exams/eyewear covered every 12 months vs. every 24 months.)	Buy-Up Options
Covering extras such as a second pair of glasses, safety glasses, etc.	Co-payments
Covering refractive surgery (laser vision correction)	Alternate Funding (Administrative Services Only)

Module: Section 3: Group Vision Rates and Risk Selection
5 of 9

Guardian LearningWorksSM

Group Voluntary Benefits Overview

Offering voluntary insurance products is an effective way to deliver significant savings to the groups you serve. If you support the sale of group voluntary (worksite) benefits, this interactive online course with audio will help you learn more about the advantages of this type of insurance. At your own pace, you will learn the varieties of voluntary insurance products, as well as the key factors affecting voluntary premium rates. You'll also discover an assortment of good selling practices specific to voluntary products.

A post-course assessment is available. Approximate completion time is 30 minutes, and you can stop at any time to come back and finish or review later.

VOLUNTARY PRODUCT RATE FACTORS

PARTICIPATION

- Participation is a key factor in determining rates for Group Voluntary and Buy-Up plans.
- Voluntary and Buy-Up plans may create an adverse risk situation for the insurer, as participants in these types of plans are more likely to submit claims because they are bearing the cost of the coverage. Consequently, Voluntary and Buy-Up Group plans frequently have minimum participation requirements.
- Greater participation spreads the risk among a larger pool of employees and their dependents, increasing the likelihood that the percentage of participants who submit claims will be favorable to the insurer. Because risk is reduced, a lower premium can usually be charged.
- Most insurers require above 25% of eligible employees to participate in Voluntary plans.

Participation Risk & Cost

Module: Section 2: Voluntary Product Rate Factors 6 of 10

Guardian LearningWorksSM

Get the Facts: Critical Illness Insurance

By taking this course, you'll get answers to 10 key questions about critical illness insurance and the facts you need to better serve your clients. Among the many things you'll learn are: what critical illness insurance is, how it differs from other forms of insurance, who needs it, and how it can be used to fill insurance gaps.

The exploratory approach of "Get the Facts: Critical Illness Insurance" helps you quickly and easily get answers to the questions that interest you most. You will guide your own learning by choosing the questions you want answered and the order in which you'd like to explore them. In addition, you control how much time you spend learning by deciding how in depth you'd like to go. You can stop at any time to come back and finish or review later. The course offers audio throughout.

Get the Facts: Critical Illness Insurance

Please click a question below to explore that topic. You will be able to return to this screen when you're done to choose another topic.

What exactly is critical illness?	What are the chances of getting a critical illness?
What is critical illness insurance?	How does critical illness insurance work?
Why buy critical illness insurance?	Who needs critical illness insurance?
How does it fit with other forms of insurance?	How much coverage should one consider?
What riders may be attached to a critical illness policy?	How much does it cost?

Menu Get the Facts: Critical Illness Insurance 3 of 4

Guardian LearningWorksSM

Comparing Dental Carriers and Contracts

If you support the sale of Group Dental insurance, this interactive online course will help you ask valuable questions to evaluate different dental carriers' capabilities. At your own pace, you will learn several points to consider when comparing carriers' plan designs, benefit richness, underwriting and conditions, and networks. Most importantly, you'll learn how adjusting certain plan design elements can help you meet plan objectives and drive results.

This course offers audio throughout. Approximate completion time is 25 minutes, and you can stop at any time to come back and finish or review later.

Comparing Dental Carriers

Underwriting and Other Conditions
When comparing carriers' underwriting and other conditions, examine their:

- Minimum participation requirements
- Waiting periods
- Minimum employer contribution
- Available service and performance guarantees

Dental Networks
Network size comparisons help when evaluating carriers; however, there are additional points about networks to keep in mind. Do the carriers have:

- Similar **network discounts**?
- Measurement on an **apples-to-apples** basis?

Menu [Speaker Icon] Comparing Dental Carriers 8 of 9 [Navigation Icons]

Guardian LearningWorksSM

Group LTD Contract Language: Introduction

This is the first in a series of courses to help you accurately and confidently discuss Group LTD contracts with customers. After completing the Group LTD Contract Language series as a whole, you should be able to explain what the most common LTD contract provisions mean and how they are applied.

After completing this course, you will be able to:

- Explain to clients how a group LTD contract works in a basic, easy-to-understand way
- Describe the various levels of meaning inherent in group LTD contract language
- Identify several ways state and federal laws impact contract administration

This course will take about 30 minutes to complete.

How does one interpret LTD contract language?

- Literal Meaning** The mandatory rehab provision states that benefit payments may end on the date a covered person refuses to take part in a rehabilitation program.
- Intent** The intent was to have a provision in the contract to help an employee who has the potential to return to work by providing them with job modifications or assistance finding another occupation that can work with their limitations.
- Actual Administration** If the claimant is not participating in a rehabilitation program, his or her benefits can be adjusted or terminated.

Menu [Speaker Icon] LTD Contract Language Introduction 8 of 11 [Navigation Icons]

Guardian LearningWorksSM

Group LTD Contract Language: Determining Eligibility

This is the second in a series of courses to help you accurately and confidently discuss Group LTD contracts with customers. After completing the Group LTD Contract Language series as a whole, you should be able to explain what the most common LTD contract provisions mean and how they are applied.

After completing this course, you will know:

- Where to go to find an LTD plan’s eligibility requirements
- What some of the common LTD eligibility requirements are, so you can determine who’s eligible for coverage at a company (and who’s not).

This course will take about 30 minutes to complete.

Meet Rita

Rita is the HR manager at a call center. She talked with a broker last year about offering group LTD insurance to employees at the call center. That broker told her that a call center is too risky to cover due to the high turnover rate. She wasn't satisfied with his answer, so now she's coming to you and wants to know if they could offer LTD to managers only.

Check an LTD Contract

What will you tell Rita?

Yes

No

Can we at least get coverage for some?

Menu [Speaker Icon] Determining Eligibility 3 of 8 [Navigation Icons]

Guardian LearningWorksSM

Group LTD Contract Language: Defining “Disabled”

This is the third in a series of courses to help you accurately and confidently discuss Group LTD contracts with customers. After completing the Group LTD Contract Language series as a whole, you should be able to explain what the most common LTD contract provisions mean and how they are applied.

After completing this course, you will be able to:

- Explain how the various Group LTD contract definitions of disability work
- Guide customers to select a definition of disability that is right for their group.

This course will take about 1 hour to complete.

Tip:
Roll your mouse over any of the blue text to learn more about it

Matching Group Characteristics with Definitions of Disability

Employer's RTW Philosophy		
"Take the time you need"	RTW in some Capacity	Maximize Productivity
Longer Own Occ Period (Extended Own Occ or combo of Own/Any Occ)	Combo of Own/Any Occ	Immediate Any Occ or Activities of Daily Living
"And" or "Or" Definition	"And" Definition	"And" Definition
Total or Partial	Partial or Residual	Residual
Definition of Disability		

Menu
Defining Disabled
Definition Selection
4 of 7

Guardian LearningWorksSM

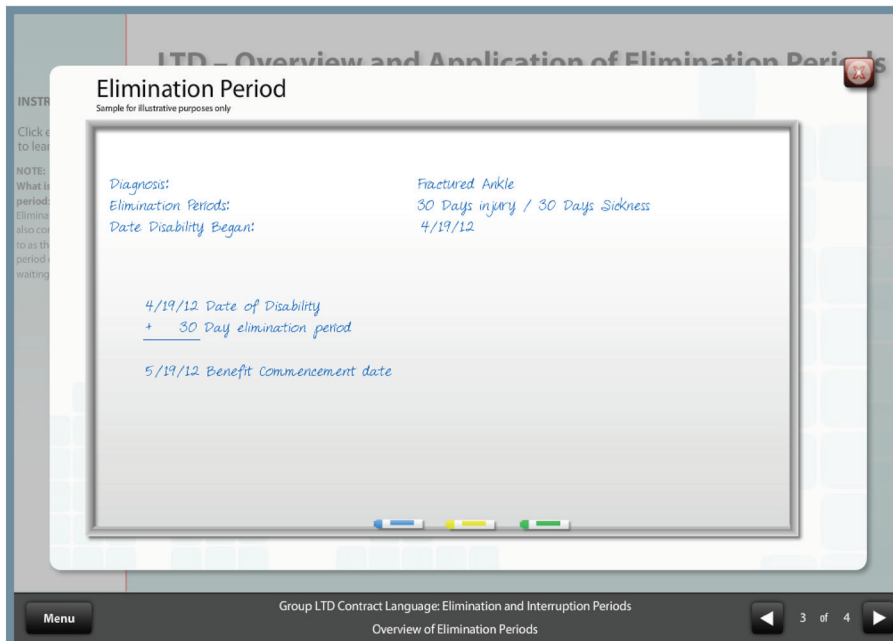
Group LTD Contract Language: Elimination and Interruption Periods

This is the fourth course in a series to help you accurately and confidently represent group LTD contracts to clients. After completing the Group LTD Contract Language series as a whole, you should be able to explain what the most common LTD contract provisions mean and how they are applied.

After completing this course, you will be able to:

- Define elimination and interruption periods
- Identify common elimination periods
- Identify the interruption period on partial and zero day residual disability plans
- Explain how elimination and interruption periods are applied by Guardian and other carriers

This course will take about 30 minutes to complete.



Guardian LearningWorksSM

Group LTD Contract Language: Calculating the Benefit

“Group LTD Contract Language: Calculating the Benefit” is the fifth course in a series to help you accurately and confidently represent group LTD contracts to clients. After completing the Group LTD Contract Language series, you should be able to explain what the most common LTD contract provisions mean and how they are applied.

By taking the “Group LTD Contract Language: Calculating the Benefit” course, you will learn:

- Features of the LTD monthly benefit calculation
- How each feature impacts the benefit calculation
- Important things to consider about the benefit calculation when designing a group LTD plan.

This course will take about 1 hour to complete.

Features of the benefit calculation:

Please click on a feature to learn about it.

Monthly LTD Benefit

- Maximum Benefit
- Minimum Benefits
- Offsets (Integration)
- Benefit Calculation Method
- Benefit Percentage (Amount)
- Definition of Earnings

Calculating the Benefit

Menu [Speaker Icon] 4 of 5 [Navigation Icons]

Guardian LearningWorksSM

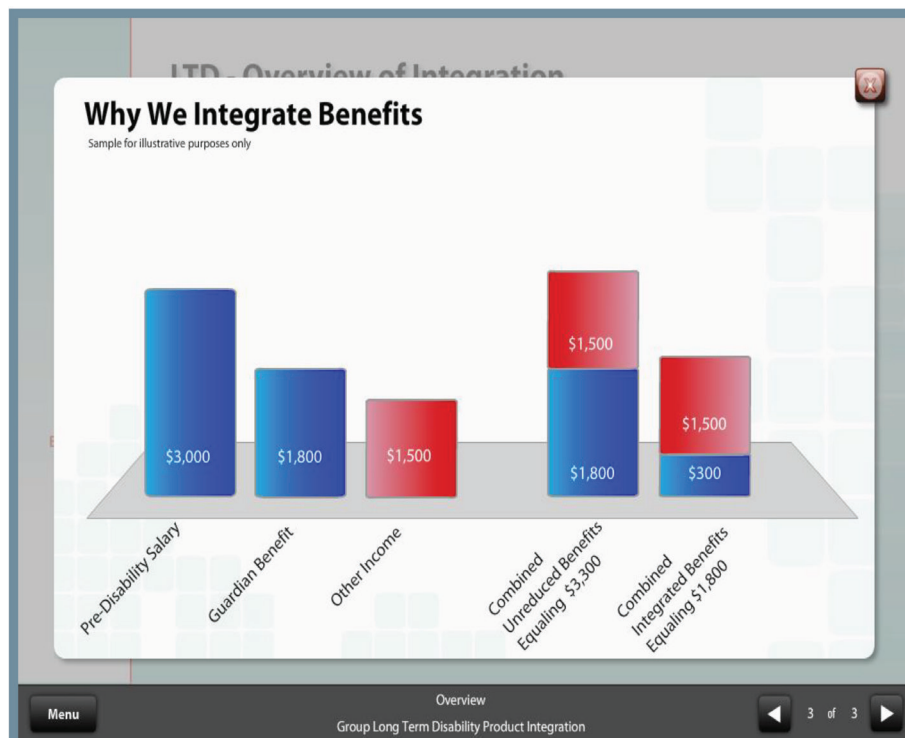
Group LTD Contract Language: Integration

“Group LTD Contract Language: Integration” is the sixth course in a series to help you accurately and confidently represent group LTD contracts to clients. After completing the Group LTD Contract Language series as a whole, you should be able to explain what the most common LTD contract provisions mean and how they are applied.

By taking the “Group LTD Contract Language: Integration” course, you will learn:

- What integration is
- Why, how, and with what other income Guardian integrates benefits
- A review of the AbilityGuard 2000 and AbilityGuard 2009 contracts

This course will take about 45 minutes to complete.



Guardian LearningWorksSM

Group LTD Contract Language: Supplemental Benefits

"Group LTD Contract Language: Supplemental Benefits" is the seventh course in a series to help you accurately and confidently represent group LTD contracts to clients. After completing the Group LTD Contract Language series as a whole, you should be able to explain what the most common LTD contract provisions mean and how they are applied.

In the "Group LTD Contract Language: Supplemental Benefits" course, you can explore each of the supplemental LTD benefits Guardian offers. For each supplemental benefit, you can learn:

- What it is
- Who it benefits
- How it works
- How to position it
- Guardian's rules for selling it

The exploratory approach of this course helps you quickly and easily find what interests you most. You control how much time you spend learning by deciding how in depth you'd like to go.

The screenshot shows a user interface for the course "Group LTD Contract Language: Supplemental Benefits". The interface is organized into three columns under the heading "Get More When You Need It Most". The columns are labeled "Better Protect Income", "Prepare for the Future", and "Get More When You Need It Most". Each column contains three buttons representing different supplemental benefits:

- Better Protect Income:** Income Recovery Benefit, Revenue Protection Benefit, COLA
- Prepare for the Future:** Retirement Savings Benefit, Pension Supplement, Survivor Benefit
- Get More When You Need It Most:** Presumptive Disability, Critical Disability Supplement, Critical Care FMLA

On the left side, there are "Instructions: Click each supplemental benefit to learn about it." and a "Menu" button. At the bottom, there is a navigation bar with "Introduction", "Group LTD Contract Language: Supplemental Benefits", and a page indicator "3 of 5".

Guardian LearningWorksSM

Group LTD Contract Language: Partial Disability

“Group LTD Contract Language: Partial Disability” is the last course in our Group LTD Contract Language series. After completing the Group LTD Contract Language series as a whole, you should be able to explain what the most common LTD contract provisions mean and how they are applied.

After completing the “Group LTD Contract Language: Partial Disability” course, you will:

- Understand how a covered employee’s disability benefits may be affected by return to work earnings
- Identify the differences in how return to work earnings are handled under Guardian’s AbilityGuard and AbilityGuard 2009 Long Term Disability contracts.

AbilityGuard 2009 Contract

Indexed Insured Earnings	\$5,000.00
Gross Monthly LTD Benefit	\$3,000.00
Disability Earnings	\$2,000.00

STEP 1
 $5,000 \times 80\% = 4,000$
 $5,000 \times 20\% = 1,000$

STEP 2
 $2,000 > 1,000$ (20%)
 $2,000 < 4,000$ (80%)
 *Stop here if earnings exceed 80%

STEP 3
 $2,000 \times 50\% = 1,000$
 $3,000 - 1,000 = 2,000$ benefit

STEP 4
 a) $5,000 - 2,000 = 3,000$
 b) $3,000 / 5,000 = .60$
 c) $.60 \times 3,000 = 1,800$ benefit

STEP 5
 Direct 50% Offset = \$2,000
 Proportionate Loss = \$1,800

Note:
 The Direct 50% Offset Formula pays the better benefit. Insured is eligible to receive \$2,000 benefit for the month.

Instructions: Click on each step to see how the benefit payable is calculated under the AbilityGuard 2009 Contract after the Work Incentive period.

AbilityGuard 2009 Contract
 Group Long Term Disability Partial Disability

Guardian LearningWorksSM

Getting the Best LTD Rate for Your Clients

This course is best for those already familiar with the basics of the LTD product who want to learn more about how group LTD insurance is priced and where the flexibility is in a rate. By completing this course, you will be able to:

- Identify the most important factors that impact an LTD rate
- Name the top 10 client questions to help you obtain the best rate possible
- Explain where the flexibility is in an LTD rate

This course features audio throughout. Approximate completion time is 45 minutes — 1 hour, and you can stop at any time to come back and finish or review later.

What Important Factors Impact LTD Rates?

Structure of the Group

- Formed for purpose other than to obtain group insurance
- Must have an employer/employee relationship
- Organization of a permanent nature
- Reasonably stable number of employees
- Regular influx of young entrants with outflow of employees of advanced age
- 10 – 15% annual turnover

The slide features a graphic of three green curved arrows forming a circle, indicating a continuous or cyclical process.

At the bottom of the slide, there is a navigation bar with the following elements: a 'Menu' button, a speaker icon, the text 'What Important Factors Impact LTD Rates?' and 'Overview', and navigation arrows with the text '3 of 12'.

Guardian LearningWorksSM

Expand Your Options: Multi-life Disability Insurance

A growing opportunity in the disability insurance market is multi-life disability. If you'd like to learn more about this combination individual and group insurance product, take this course to learn:

- What is multi-life disability insurance?
- Why have it?
- Who needs it?
- How popular is it?
- How does it work
- What's the best way to sell it?

This course incorporates audio throughout and takes about 90 minutes to complete.


Meet your client: David Goodwin, Esq.

David is a senior associate at Arnot, Steele, and Weinstein. Arnot, Steele, and Weinstein provides non-contributory group LTD insurance to its employees. The plan replaces 60% of an employee's salary up to a maximum of \$10,000 per month.

The Problem:
For David (and other highly compensated employees), 60% isn't really 60%.

As a senior associate, David has a base salary of \$280,000. 60% of David's pre-tax earnings equates to about \$14,000 per month, which is well above the \$10,000 per month benefit maximum. For David, a \$10,000 per month LTD benefit really only replaces about 43% of his salary. Most people need at least *65-80% of their salary to support their current lifestyle.

The Goal:
Reasonable replacement of David's earnings in the event of a long term disability



Sources:
Thomas R. Peterson, "Rethinking Ways to Prescribe Disability Insurance," LifeHealth PRO, February 28, 2011.
Marsh Executive Benefits, "Supplemental Income Protection," Marsh USA Inc., 2010

This is a fictional example for illustrative purposes. Any resemblance to real people or law firm is purely coincidental.

Menu Introduction 2 of 4 Next

Guardian LearningWorksSM

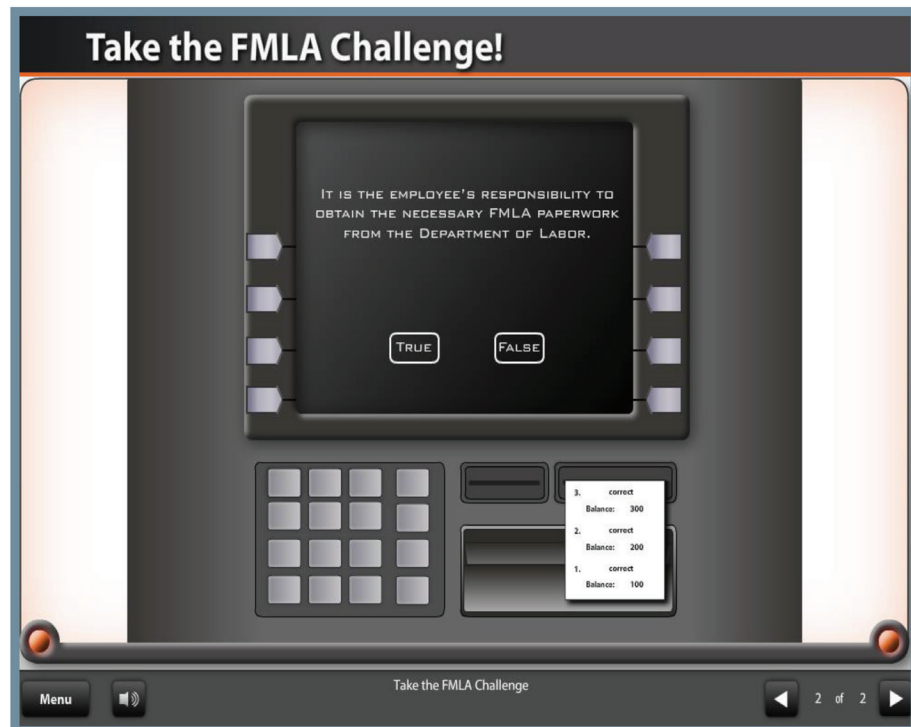
Understanding the Family Medical Leave Act (FMLA)

FMLA is one of the most time consuming, complicated areas for many of your clients to manage from a compliance and risk perspective. Learn how to help your clients navigate this law by taking this course.

This course will help you learn what FMLA is, whom it affects, the employer's and employee's responsibilities, and how FMLA works with other forms of leave. You'll identify reasons for outsourcing leave administration and learn why it might make sense for your clients. Best yet, you can take the FMLA Challenge: a fun, interactive game that will put your knowledge to the test and reinforce your learning.

This course features audio throughout. Approximate completion time is 1 hour, and you can stop at any time to come back and finish or review later.

This course offers audio throughout. Approximate completion time is 15 min., and you can stop at any time to come back and finish or review later.



Guardian LearningWorksSM

Understanding ASO Self-funding

The Administrative Services Only (ASO) method of self funding insurance is becoming more popular due to the cost savings and flexibility it gives employers. Guardian's Understanding ASO Self Funding online course will help you take advantage of this growing market by enabling you to:

- Determine which clients would benefit from an ASO self funded plan
- Understand and avoid the potential pitfalls of this method of insuring
- Effectively communicate with clients about the opportunity to self fund

The exploratory approach of this course helps you quickly and easily get answers to the questions that interest you most. You control how much time you spend learning by deciding how in depth you'd like to go. Additionally, the course offers audio throughout.

> About Self Funded (ASO) Insurance

Please click a question below to explore that topic. You will be able to return to this screen when you're done to choose another topic.

- What is self funded (ASO) insurance?
- How does it differ from traditional insurance?
- Why would an employer want to self fund?
- How popular is self funding?
- What do employers considering self funding need to know?
- How can an employer prevent catastrophic loss?
- What questions should be asked of the carrier?
- What questions should be asked of the carrier?

Menu Understanding ASO 3 of 4

Guardian LearningWorksSM

The Whats and Whys of the Quote Process

Would you like to learn how to get your group insurance quotes faster, without having to go back and forth to answer lots of questions and supply all kinds of additional information? After completing this course, you will know:

- What's needed for a quality quote
- Why it's needed
- What can impact a group insurance client's rate
- When carriers typically need experience
- Some helpful strategy questions carriers would often like answered up front

What's needed for a quality quote?

Click each numbered circle below to learn the specifics of what's needed and why.

IT'S AS EASY AS...

1 Client Information + 2 Product Information + 3 Census Information = A timely, quality quote!

Slide 4 / 12 | Stopped 00:12 / 00:12

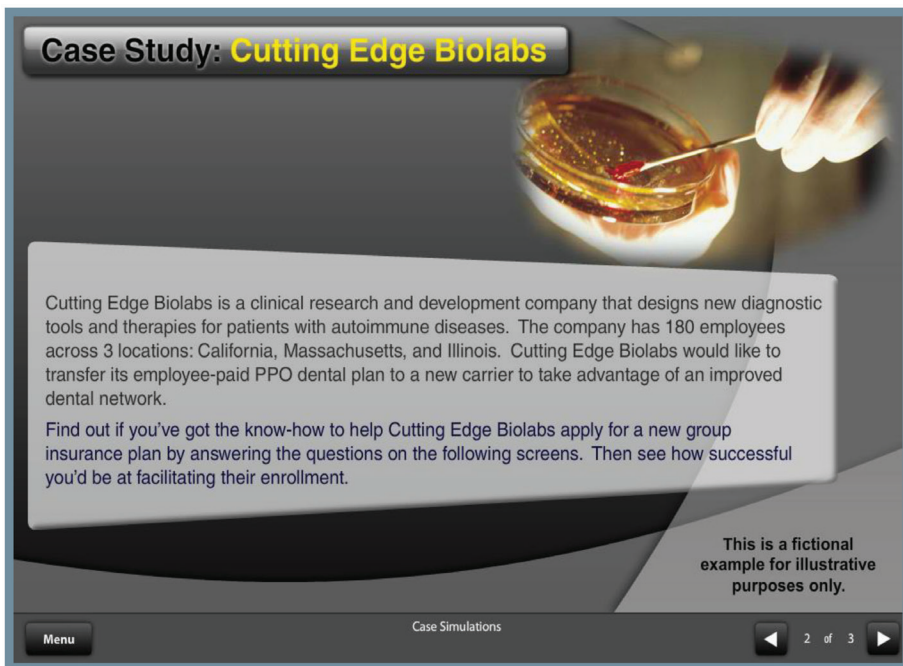
Guardian LearningWorksSM

“In Good Order” Submission

Certain times of year are busier than others for employee benefits professionals. During those times, it can feel as though you’re in a “race for the case.” Everything has to get set up in time for the client’s effective date, which can be challenging.

This course can make the process easier by helping you identify the common things needed on all types of new group insurance case, and recognize how submission requirements vary according to case characteristics and the type of coverage selected. Knowing these things will help you avoid common mistakes and missing information on new case submissions, so your clients get their cases set up as quickly and easily as possible.

In this course, you’ll learn by participating in interactive case simulations. You’ll test your knowledge and gain some insight by answering questions about several fictional companies and their desired group insurance plans. It will take you just over an hour to complete this course.



Case Study: Cutting Edge Biolabs

Cutting Edge Biolabs is a clinical research and development company that designs new diagnostic tools and therapies for patients with autoimmune diseases. The company has 180 employees across 3 locations: California, Massachusetts, and Illinois. Cutting Edge Biolabs would like to transfer its employee-paid PPO dental plan to a new carrier to take advantage of an improved dental network.

Find out if you’ve got the know-how to help Cutting Edge Biolabs apply for a new group insurance plan by answering the questions on the following screens. Then see how successful you’d be at facilitating their enrollment.

This is a fictional example for illustrative purposes only.

Menu Case Simulations 2 of 3

Guardian LearningWorksSM

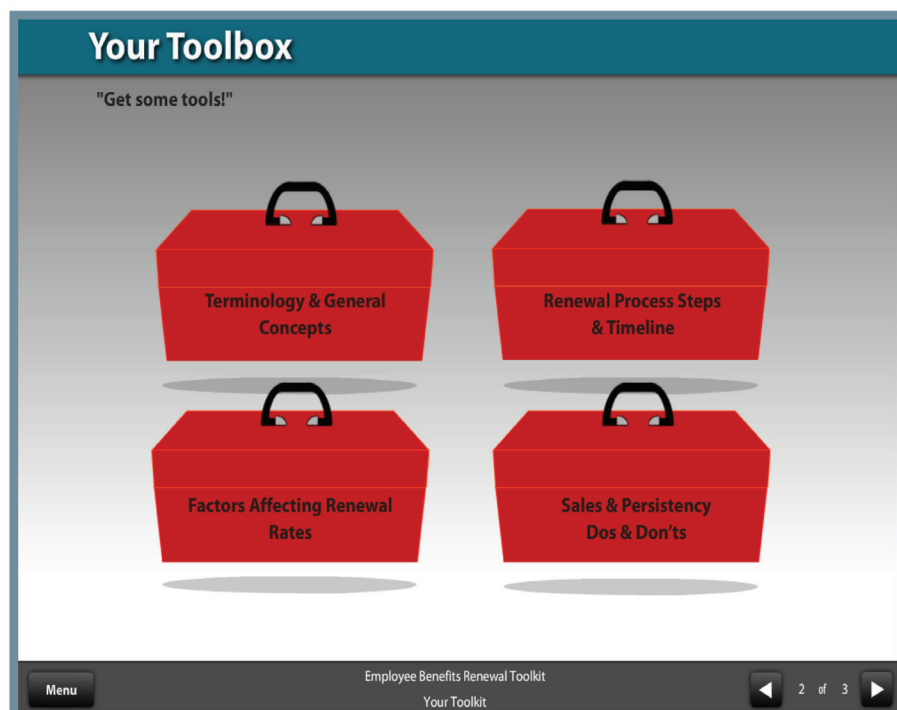
The Employee Benefits Renewal Toolkit

This interactive online course will help you better understand and manage the annual employee benefits plan renewal process. At your own pace, you will learn about the steps and timing of the renewal process and the main factors that influence renewal rates. You'll acquire a variety of tips for successfully selling insurance renewals, and identify several best practices when cross selling on a renewal. You'll also learn some strategies for negotiating an appeal to a renewal rate action.

This course is divided into three parts:

- Your Toolbox
- Cross-selling Best Practices
- Negotiating an Appeal

This course offers audio throughout. Approximate completion time is 60 minutes, and you can stop at any time to come back and finish or review later.



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guardianlife.com