



## Why Guardian

### We make it easier for you to offer employee benefits

We provide a simplified service experience for our broad range of Guardian products including dental, vision, disability, life and supplemental health insurance. Our service differentiators make Guardian the right choice for all of your ancillary employee benefit needs.

#### One EDI file

We accept one eligibility file for **all** Guardian products resulting in a quicker, more streamlined EDI set-up process and cost savings.

#### One customer service number

Access to knowledgeable and compassionate service representatives for assistance with **all** Guardian products.

#### One implementation lead

Single point of contact for **all** Guardian products to help ensure a streamlined and successful implementation process.

#### One bill, one group number

For **all** Guardian products helps reduce the amount of time spent on billing reconciliation and administration.

#### One client service team

Dedicated local account manager for clients with 100+ lives who is focused on understanding your needs.

#### One self-service portal

Offers easy access to eligibility, billing, provider information, reports, benefits and ID cards to employers, employees and brokers.



#### Our flexible and proactive technology capabilities

- **Seamless implementation:** online Case Profile Tool captures key information for an expedited and simplified implementation process. Tracking capability allows you to monitor the implementation process in real-time.
- **Faster submission:** easy and secure way to submit census enrollment data. Our Enrollment Mapping and Management Application (EMMA<sup>SM</sup>) can cut submission time by as much as half.
- **Seamless connection:** we have over 350 established connections with a broad range of ben admin platforms. We will connect via EDI on all size groups — no minimum number of lives required.
- **Simplified EOI:** streamline the Evidence of Insurability (EOI) submission process resulting in higher completion rate and faster review helping employees obtain the coverage they need.

## Broad product offering with flexible options



### Dental and Vision

- One of the nation's strongest dental PPO networks
- Fast and accurate claims processing: 99.4% processed within 5 days, 99% accuracy rate<sup>1</sup>
- Flexible product choices 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

- 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

- Broad range of plans including Basic Term Life, Voluntary Term Life, Voluntary Permanent Life, and Accidental Death and Dismemberment (AD&D)



### 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>2</sup> and portability



### Services and Value Adds

- Exclusive College Tuition Benefits Program<sup>3</sup> available on all products to help families reach their college savings goals
- WorkLifeMatters Employee Assistance Program<sup>4</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>4</sup>

#### Our simple and timeless values

- People count
- We do the right thing
- We hold ourselves to high standards

**150+ years** of highly valued protection strategies

#### Exemplary financial ratings\*

Comdex**	99
A.M. Best	A++
Standard & Poor's	AA+
Fitch	AA+
Moody's	Aa2

The Guardian Life Insurance Company of America  
New York, NY

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

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<sup>1</sup> NADP/LIMRA Group Dental Claims Processing Metrics Reports 2018. <sup>2</sup> May not apply depending on case design. <sup>3</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. <sup>4</sup> WorkLifeMatters Employee Assistance Program, TravelAid and Will Prep services are provided by Integrated Behavioral Health, Inc. and its contractors. 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. \*Ratings as of 07/2019 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). In NY Critical Illness is known as Specified Disease. 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. GP-1-HI-16, GP-1-CI-14, GP-1-ADD-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2019 The Guardian Life Insurance Company of America. EMMA is a service mark of Guardian and can not be used without express written authorization © 2019 Guardian.