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Report	Published	Overview
Risk Redirect: Using Group Accident and Disability insurance to reduce illegitimate workers' compensation claims	Feb 2020	Learn how employers can help lower workers' comp claims through offering group benefits.
Coming into Focus: The Role of Vision Benefits and Eye Care in Health & Wellness	Dec 2019	Explore the latest trends in vision benefits, and the linkage between eye health and overall wellness
Vaping In America: Use Among Working Adults in 2019	Sept 2019	The dangers of vaping are making headlines. This brief examines e-cigarette usage among working Americans and the potential impact on oral health.
Protecting Those We Love: The Role of Life Insurance in Financial Wellness	Sept 2019	This report covers trends in life insurance ownership and the financial impact on a household with insufficient coverage when tragedy strikes.
What Employees Want: Benefits that Drive Engagement and Retention	Aug 2019	A challenging labor market and record low unemployment are causing employers to rethink their benefits strategies to better attract/retain talent.
Guardian Absence Management Index & Study: The Value of Leave Management Integration	June 2019	The fourth wave of Guardian's bi-annual study of employer trends in managing leave explores the value of integrating the expanding number of leave types.
 Income Protection: The Role of Disability Insurance in Financial Wellness 	May 2019	Many working Americans do not own disability insurance and are financially at risk should they be out of work for an extended period due to injury or illness.
An Ounce of Prevention: The Benefit of Regular Dental Visits	May 2019	Analysis of Guardian dental claims data reveals how regular preventive dental care can improve oral health and enable earlier diagnosis of serious conditions.
College Debt in America: The Case for Tuition Benefits	Feb 2019	Growth of student loan debt to \$1.5 trillion is negatively impacting financial wellness of many working Americans, including baby boomer parents.
The Future of Dentistry: Improving Oral Health & Wellness	Jan 2019	This whitepaper examines five major trends expected to accelerate change in the practice of dentistry and dental benefits design and management.
Small Business, Big Benefits	Oct 2018	Market forces are causing small businesses to rethink their benefits strategies and to leverage technology, flexible work arrangements and voluntary benefits.
Game-Changer: The Digitalization of Employee Benefits	May 2018	Employers are accelerating adoption of benefits technology to address the needs of tomorrow's workplace, but many need help developing a strategy.

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Dental Benefits: A Bridge to Oral Health & Wellness	Jan 2018	Our research shows that regular preventive dental care contributes to better oral health and overall well-being, and lower dental claims costs.
The Next Generation of Work	Oct 2017	From robotics to artificial intelligence, automation is a seismic change impacting the nature of work. Are employers doing enough to prepare?
Part-Time Nation: Benefits & The "Gig Economy"	July 2017	The growing "gig" economy is leaving part-time workers financially vulnerable, with less insurance coverage and retirement savings vs. full-timers.
Guardian Absence Management Activity Index & Study	March 2017	Employers are increasingly outsourcing leave administration driven by concerns about compliance, especially among mid-size firms (250-1,000 lives).
Mind, Body & Wallet: Workforce Well-being	Feb 2017	Guardian's inaugural Workforce Well-being Index highlights important role of supplemental health products, EAP, and college tuition benefit.
Closing the Gap: Enrollment Strategy	Oct 2016	A more personalized, multi-channel experience can improve participation and close gaps in financial security, e.g., under-insured, under-saved.
Crack in the Foundation: Supplemental Health Benefits	Sept 2016	Covers the unintended consequences of high deductible health plans on financial wellness and the health behaviors of working Americans.