Guardian

Supporting employees through serious illness, and so much more

At Guardian, we believe that truly supporting well-being means helping employees access and use benefits as quickly and simply as possible. That's especially important when they're faced with a diagnosis that critical illness insurance can help support. Our critical illness insurance provides a direct benefit payment for more than 50 illnesses and conditions, and provides health screening benefits. All with added ease and convenience.

Going further to help employees and their loved ones: That's the Guardian difference.

Designed with employee quality of life in mind, our critical illness insurance features more ways to help address mental, physical, and financial well-being for the whole family, including:

- Benefits available for a mental health assessment, postpartum depression, and post-traumatic stress disorder (PTSD)

- First-of-its-kind benefit payment for preventive measures taken as a result of having a BRCA1 or BRCA2 gene mutation[1]
- Earlier payouts at earlier stages of diseases such as Alzheimer's and Parkinson's[2]
- Expanded benefits for childhood conditions
- Family-building benefits also available

- Lump-sum payment benefit at the onset of a covered critical illness
- No deductible and no lifetime maximum cap on benefits
- Benefit available annually for completing certain health screenings[3]

We're also bringing added ease, convenience, and simplicity to how Guardian Critical Illness Insurance benefits are understood, used, and managed in a number of innovative ways:

- **Benefits explained in simpler language,** so employees understand what their benefit can do for them.
- **One carrier** to trust with all group benefits needs, **one EDI file** to enroll and manage plans more easily, and **one place to manage it all** with a dedicated service team and employer/member portal.
- **Seamless benefits integration** that automatically checks for eligibility across all supplemental health coverages when a Guardian Short Term Disability (STD), paid family leave, or a state-mandated disability claim comes in.

How it works:

1

STD, PFL, or state-mandated disability claim is **submitted** to Guardian.

2

The claim eligibility is **cross-referenced** with Guardian supplemental health policy data.

3

Our claims team **proceeds with payment** for all eligible policies.

This means the employee can receive the supplemental health benefits to which they are entitled, without having to submit multiple claims.

Improving the enrollment experience

Our research shows that positive, engaging benefits enrollment experiences help employees make better benefits decisions. Which can lead to greater appreciation for benefits — driving enrollment and usage.[4] Nayya online decision-making tool users are 43% more likely to enroll in critical illness.[5]

Easing administration

Our Application Programming Interface (API) integrations enable real-time data exchange with key benefit administration platforms and payroll providers, including ADP, Ease, and Workday. Delivering ease and convenience that can help save time — up to 200 hours per year.[6] And improve accuracy.

Let's go further for holistic workforce wellness together, addressing all facets of well-being — **mind, body, and wallet®.**

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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This advertising content is not currently intended for anyone in the state of New Mexico.

1 The gene mutation can increase the risk of certain cancers, including breast cancer.

2 Earlier payouts at earlier stages of conditions like Alzheimer's, multiple sclerosis, and Parkinson's disease. This benefit is not available to those in the state of Pennsylvania.

3 One wellness benefit per calendar year per covered person if a covered person has a covered wellness test or procedure performed while coverage is in force. See your plan details for benefit amounts.

4 Guardian Benefits Optimization Report, Guardian 12th Annual Workplace Benefits Study℠, 2023

5 Nayya – Internal Reporting, Tableau Enrollment KPI Dashboard eff dates 2/23-1/24

6 Guardian Workplace Benefits Study, 2023

Guardian's Group Critical Illness Insurance is 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. This is a limited plan of supplemental health insurance that provides the specified financial support, as a lump sum or indemnity payment, following the diagnosis of a critical illness. This is not minimum essential coverage as defined by federal law. This coverage will not reimburse for hospital or medical expenses. Generic Policy Form # CI-23-P. The state approved form is the governing document.