



# At Guardian, doing well means being your best



## Our solutions prioritize well-being by keeping members feeling, thinking, and performing their best.

A company's most valuable resources are the ones they call human. People with full lives at work and at home, who value their total health: physical, emotional, mental, and financial. Many view their employee benefits as evidence of employer support for their overall well-being — helping them feel more appreciated, resilient, and productive.

### Demonstrating empathy for well-being is paramount for employers.<sup>1</sup>

Positive well-being equates to a life well-lived across five critical elements: career, social, physical, financial, and community well-being. Employees thriving in all five elements are:

**>2x**

as likely to say they adapt well to change

**81%**

less likely to seek out a new employer in the next year

**41%**

less likely to miss work due to poor health

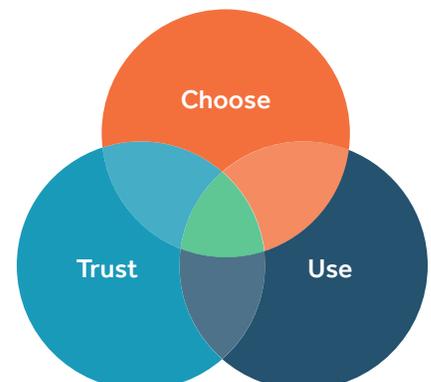
**36%**

more likely to recover fully after illness, injury, or hardship

**27%**

less likely to have changed jobs in the previous 12 months

At Guardian, we remove the barriers of complexity that keep employees from choosing, trusting, and using their benefits to the fullest. We do this through proactive partnerships, supported by intuitive benefits solutions.



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<p><b>Enrollment Strategy and Time Saving BenTech</b></p>	<p><b>Benefit administration partners</b> that provide enrollment that is quick, efficient, and accurate by engaging and educating employees through the election process</p>	<p>Guardian Enrollment, powered by Flock, offers a <b>digital benefit enrollment solution</b> that enables employees to take advantage of digital decision support tools like Voluntary Works and Nayya Choose</p>
<p><b>Precision Mental Health and Employee Assistance Program Solutions</b></p>	<p><b>Partnership with Spring Health</b> provides employees with access to mental health professionals and a wide range of solutions clinically proven to reduce recovery times, and helps companies decrease employee turnover and increase productivity</p>	<p><b>Partnership with Uprise Health</b> EAP provides members and their families with counseling for stress management and mental health, dependent/elder care, nutrition, fitness, and legal/financial issues</p>
<p><b>Dental and Vision Insurance</b></p>	<p><b>New plan benefit options</b> based on research insights featuring what consumers most want: Diminishing Deductible, Early Smiles, Preventive Perks, and Local Elite PPO Network<sup>2</sup></p>	<p><b>Innovative programs like Teledentistry and Byte</b>, that give members virtual care and assisted, at-home options</p> <p><b>Vision plan options</b> through three leading national networks (Avesis, VSP and Davis Vision)</p>
<p><b>Supplemental Health Insurance: Accident, Cancer, Critical Illness, Hospital Indemnity</b></p>	<p>A <b>single-carrier experience</b> with one bill, one policy number, one census, one admin platform, one sales, and service team for all products**</p>	<p><b>Fast and easy</b> Group Wellness claim submission**</p>
<p><b>Absence Management Solutions and Disability Insurance</b></p>	<p>Over <b>60 years</b> of experience helping businesses manage leave and disability work and over <b>25 years</b> of Family and Medical leave experience to provide management solutions for companies with 50 to 5,000 employees or more</p>	<p><b>#1 in the U.S.</b> for total new and enforced disability cases, with Short- and Long-Term Disability (STD/LTD), state-mandated disability, and paid leave programs<sup>3</sup></p>
<p><b>Life Products</b></p>	<p>A <b>life protection portfolio</b> including Basic Life, Voluntary Term Life, standard and enhanced Accidental Death and Dismemberment (AD&amp;D), and Travel-Related Insurance Protection (TRIP)*</p>	<p><b>Policy conversion options</b> that allow members to convert group term coverage to a permanent whole life policy without Evidence of Insurability</p>

**The Guardian Life Insurance Company of America**  
 guardianlife.com

New York, NY  
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<sup>1</sup>Source: Gallup. June 23, 2020. Take Care of Your People, and They'll Take Care of Business.  
<sup>2</sup>Dental Fundamentals: In-demand benefits that support well-being.  
<sup>3</sup>Source: LIMRA, 2020 Group Sales and Inforce Reports. Ratings as of 5/21 and are subject to change.  
 \*TRIP is a package for Guardian Life Insurance, Guardian AD&D and TravelAid. TravelAid services are provided by Integrated Behavioral Health, Inc. and United Healthcare Global  
 \*\*Source: Internal Guardian research  
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