



When it comes to voluntary benefits, we've got it covered.

Let us help you supplement your sales with voluntary benefits

From traditional products through to supplemental health insurance, voluntary benefits are some of the most in-demand products on the market.¹

And with Guardian, you can help your clients access a range of benefits and support through one provider you can trust.



We're here when you need us





From one local point of contact for all products to Regional Practice Leaders who specialize in voluntary benefits, we're here to support you and your clients every step of the way.

That's why we're one of the carriers most frequently used by benefit brokers.²



Benefits you can believe in

Our flexible plans help you tailor a program to the unique needs of clients and employees.

Traditional Voluntary Benefits:

-  **Dental**
-  **Life (term and permanent)**
-  **Vision**
-  **Disability (short term, long term, and supplemental individual)**

Supplemental Health Insurance:

-  **Accident**
-  **Critical Illness**
-  **Cancer**
-  **Hospital Indemnity**

Why choose Guardian?

Plans with extras. Aside from a broad portfolio of coverage, we can help you stand out with innovative College Tuition Benefits, comprehensive Wellness Benefits, unique Accident insurance riders, and much more.

The ease of 'one'. One bill, one group plan number, one Electronic Data Interchange (EDI) feed, one payroll spot and one customer service number.

Technology that works. We can connect with over 300 platforms and offer a full array of enrollment and technology solutions — from Guardian Anytime, Selerix and Common Census to PlanSource, Ease Central and Employee Navigator.

Strategies for success. Our ACCESS Strategy helps to boost enrollment numbers with an effective program that makes it easy to add supplemental health to your clients' programs through simplified plans, affordable rates and personalized communications.

Contact your Guardian Group sales representative for more information.

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**The Guardian Life Insurance
Company of America
New York, NY**

guardiananytime.com

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¹ <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/voluntary-benefits-support-workforce-strategy.aspx> 2019

² 2019 Brokers and Voluntary Benefits — Optimism Amidst Change Spotlight™ Report, Eastbridge Consulting Group

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. The College Tuition Benefit is not an insurance benefit and may not be available in all states. Wellness Benefit is optional on Critical Illness, Accident, Cancer and Hospital Indemnity plans.

Guardian Dental, Disability, Life, Vision, Accident, Cancer, Critical Illness, and Hospital Indemnity insurance is underwritten 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. Plan documents are the final arbiter of coverage. GP-1- DG2000, . GP-1-STD07-1.0, et al., GP-1-STD-15-1.0 et al.; GP-1-LTD07-1.0, et al., GP-1-LTD-15-1.0 et al., GP-1-R-ADCL1-00, GP-1-VSN-96-1, GP-1-AC-IC-12, GP-1-AC-IC-12, GP-1-ACC-18, GP-1-CAN-IC-12, GCCI-11, GP-1-HI-15.

Supplemental Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian Product provisions and availability may vary by state.