



Meeting companies' benefit needs nationwide

Guardian excels in handling the employee benefits needs of small to mid-size companies nationwide. With a long history of expertise in this market and a tenured sales force, we are well-equipped to meet the needs of the businesses we serve.

The employee benefit demands of growing businesses are many, and they vary widely. We offer what other carriers can only do for significantly larger companies.

► **Midsize-Large Group Sales**

► **Small Group Sales** (Benefits for 2-15 employees)

For over 50 years, Guardian has been a leader in employee benefits. Our full [portfolio of products](#) and programs & services enable companies to customize benefit plans to meet their needs. With multi-product discounts available and the ease of working with one carrier, it's no wonder Guardian is the carrier of choice for many businesses.

Guardian provides 6 million employees and their families with quality benefits.

► **Critical Illness coverage**

Guardian offers comprehensive coverage: lump-sum benefits for six serious illnesses and events and per-diem benefits for hospital stays for *all other medical conditions*.

► **Dental**

Guardian is a Dental leader, offering a variety of plan designs including administrative services only (ASO), preferred provider organization (PPO), and pre-paid along with innovative features, such as Maximum Rollover and coverage for dental implants.

► **Disability**

Guardian offers flexible, creative plans for both short-term and long-term disability with enhanced benefit options, such as telephonic claims submission and pension contribution protection.

► **Life**

Our plans include Term Life and Accidental Death & Dismemberment (AD&D), with value added options available such as LifeAssist, waiver of premium, and retained asset accounts.

► **Medical**

A broad spectrum of health plans help keep members healthy and productive. We offer over 450,000 network providers, 4,200 facilities nationwide, and over 20 regional networks.

► **Vision**

Eyecare is part of maintaining a healthy way of life. We offer a variety of comprehensive plan designs through two partner vendors: Vision Service Plan (VSP) and Davis Vision.

► **Voluntary Products (Worksite)**

Guardian also offers employee benefits on a voluntary basis that allow employees to purchase additional coverage at work through the convenience of payroll deduction.

These products are supported by a comprehensive set of services to make offering and enrolling in them hassle-free. Our worksite process focuses on full customer service support before, during, and after enrollment.

