



Guardian Products for Businesses

Small Group Sales

Small businesses have unique needs. That's why Guardian established a special sales unit dedicated to serving employers with 2-15 employees. Staffed by small business benefits experts in three national offices (Bethlehem, PA, Bridgewater, MA, and Phoenix, AZ), Guardian SGS ensures that small businesses get the attention they deserve.

We offer Medical, Dental, Life, Disability, and Vision coverage. Here are some of our recent product enhancements...

- *Expanded Dental Maximum Rollover to cases with two lives.* This feature allows members to roll over a portion of their unused annual maximum for future use.
- *Guaranteed issue is now available.* For cases with 2-5 lives, we'll guarantee issue at \$25,000, and for cases with 6-9 lives, we'll guarantee issue at \$50,000.*
- *Rate guarantees on long-term disability.* For cases with 2-9 lives, we offer rate guarantees for 1, 2, and 3 years.
- *Voluntary Dental down to 5 lives.* Voluntary products help small employers provide quality employee benefits at a reasonable cost.

We provide a variety of services to make it easier for small businesses to meet the insurance needs of their employees...

- *Fast service.* Our customer response unit responds to employer questions, proposals are sent within 72 hours, and calls are returned promptly.
- *Dedicated staffing.* Special teams manage small group renewals and underwriting, so our internal processes are completed quickly and accurately.
- *Cost efficiencies.* Streamlined billing options and multi-lines discounts save employers time and money.

How we can help you...

If you're a broker, offering Guardian SGS will help you attract more clients because of our big company benefits and flexible plan options. You'll also get greater commissions for increased production via our SPC compensation program. If you're an employer, choosing Guardian will enable you to provide your employees with affordable, quality employee benefits