



Managing Your Guardian Benefits Offering

A guide for self-administered plans

The Guardian Life Insurance Company of America (Guardian) , New York, NY
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Introduction

When it comes to your self-administered plans, employers have three key responsibilities to help ensure your plans run smoothly. Below is a quick overview of what you can expect.

Further details about how to get each of them done quickly and easily are within this guide.

	1. Eligibility Submissions	2. Billing & Payments	3. Annual Reconciliation
Definition	Eligibility information includes your employees' and their dependents' enrollments and ongoing changes to their benefit elections.	Billing is a summary of covered lives, volumes and amount of premium due for a certain period of time.	Guardian reviews your group's eligibility information and finalized statements summaries to determine if any adjustments to your account are needed.
Employer's Responsibility	Maintain & submit eligibility information * You are responsible for managing eligibility information and submitting this information to Guardian to help ensure accurate claims processing and billing of your plan(s).	Finalize & pay bill Upon notification that your Guardian Statement Summary Notification is available online, you must finalize your bill by inputting certain plan information. Payment may also be submitted at the time the bill is finalized.	Submit employee census (if applicable) A census is required each year only if you do not submit eligibility information weekly or as changes occur for a plan. Otherwise, no action is needed and Guardian uses eligibility it has on file.
Timing	Varies based on plans	Varies (monthly, quarterly, semi-annually or annually)	Annually (6 months before plan's renewal date)

* Requirements for submitting eligibility information varies on what Guardian benefits plans you offer.

You can go to guardianlife.com to...

- Receive e-mail notifications when Guardian Statement Summaries are available
- View, finalize and pay current bill
- Check status of statement summaries you are finalizing
- Review past statement summaries and payment history
- View eligibility**, claims history

** Available if eligibility is submitted weekly or as changes occur.

Eligibility Submissions

Submissions of your employees' and their dependents' eligibility information – enrollments, updates to benefits or terminations from your plan -- help ensure accurate claims processing and billing of your self-administered plans.

Requirements for submitting this information depends the Guardian benefits plans you offer.

Does your benefits offering include...	Submission requirement
Only Dental and/or Vision benefits?	<ul style="list-style-type: none"> Must be submitted to Guardian weekly or as changes occur
Types of benefits: <ul style="list-style-type: none"> Basic Life and AD&D Basic Dependent Life Basic & Voluntary Short Term Disability Basic & Voluntary Long Term Disability Voluntary Member Life & AD&D Voluntary Spouse Life & AD&D Voluntary Child Life & AD&D Voluntary Family AD&D Basic & Voluntary Member Critical Illness Basic & Voluntary Spouse Critical Illness Basic & Voluntary Child Critical Illness Cancer Accident Hospital Indemnity 	Either: <ul style="list-style-type: none"> Submit to Guardian as changes occur OR Provide employee census annually Notes: <ul style="list-style-type: none"> Guardian must be notified in writing, of any benefits in which eligibility will not be submitted. When a benefit requires Evidence of Insurability (EOI), an election form, along with the EOI form, must be submitted timely.
Both a Dental and/or Vision benefit and other type of benefit(s)?	<ul style="list-style-type: none"> Eligibility for Dental and Vision must be submitted to Guardian weekly or as changes occur Note: If you are unable to submit eligibility information weekly or as changes occur for all other benefits: <ul style="list-style-type: none"> A COMBO eligibility plan can be offered. Ancillary benefits can have the option to submit changes at the time of claim. A written request must be submitted. An employee census must be provided annually for your ancillary benefits. You will only be able to access information online for your Dental and/or Vision benefits

No matter what your situation, Guardian has strategy to help you get eligibility information to us: web, electronic eligibility feed or excel file/census via secure e-mail. To determine which option may be a good fit for you, refer to "Appendix 1: Electronic benefits administration from Guardian".

Benefits of Regular Submissions

Our benefits website is updated with information you provide- giving you a one-stop source to view current benefit information, statement summaries and premium history for all your Guardian plans.

Billing & Payments

Payments and statements can be made using either of the below methods:

Preferred – Online through Guardian Anytime

Mail to Guardian at PO Box 677458, Dallas, TX 75267-7458

Note: If the Guardian statement template is not utilized, the statement will need to be approved by Guardian.

Approximately ten days prior to your payment due date, all individuals who are registered on our website to administer your benefits offering will receive an e-mail titled "Guardian Statement Summary Notification".

You'll need to finalize your billing statement online in 3 easy steps:

Step 1: Log on to our Guardian Anytime website via guardianlife.com

Under the Billing Tab, click on "View Billing Statements". Clicking a due date listed allows you to enter necessary information to finalize your billing statement (or review information already submitted via the web for that bill).

Guardian Administrator Producer **Employer** Provider Member Impersonate Change Password Log Out

Personalize

Home Group Information Members Member Self Enroll **Billing** Reports Forms & Materials

Claim Status

View Billing Statements

Group ID: Division ID:

Your current billing statements are listed below. Please select the due date you wish to view. You may also sort by Due Date and Division.

Due Date	Division ID	Division Name	Totals
03/01/2020	1000	1000000000	
02/01/2020	1000	1000000000	
01/01/2020	1000	1000000000	Submitted
12/01/2019	1000	1000000000	\$ 24,675.99
11/01/2019	1000	1000000000	\$ 23,985.34
10/01/2019	1000	1000000000	\$ 23,183.45
09/01/2019	1000	1000000000	\$ 23,039.49
08/01/2019	1000	1000000000	\$ 22,919.99
07/01/2019	1000	1000000000	\$ 21,473.44

Total Amount Displayed (\$ xx,xxx.xx):

Amount paid:

Submitted: Statement was submitted to Guardian but has not yet been processed.

Pending: Statement information was entered but not submitted.

Blank: Statement is open for submission.

Due Date: This is the date your billing statement is due. Clicking on the date will show details. If the statement details were not submitted via Guardian Anytime additional details will not be available.

RESOURCES:
Find a Provider
Glossary

CUSTOMER SERVICE:
Contact Us
Fraud Reporting
FAQs

LEGAL:
Privacy Policy
Disclosures
Legal Notices
NY Reg 200
Accessibility

Step 2: Enter basic information to calculate and finalize total premium due.

Guardian Administration Premium Engage Provider Member Plan Location Import/Export Change Password Log Out

Home Group Information Eligibility Member Self Service Billing Reports Forms & Materials Claims Status

Current Bill View Financials View Billing Statements View Payment History Change Billing Option Make a Payment

Click Continue to edit and submit your statement. To view your changes and submit, click Save. If you need the group and/or address you made for this statement, click on the [Link to My Statement](#).

Premium Summary [Cancel](#) [Send to Group](#) [Save](#) [Continue](#)

Group ID: 123456789
Division Name:
Date: 03/15/2023
Statement Period: 03/15/2023 - 03/31/2023

Benefit	Lives	Volume	Rate	Premium
Medical - Dental/Health - Pittsburgh, Pa	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Medical	<input type="text"/>	<input type="text"/>	\$25,000	\$
Medical/Spouse	<input type="text"/>	<input type="text"/>	\$10,000	\$
Medical/Child(ren)	<input type="text"/>	<input type="text"/>	\$15,000	\$
Full Family	<input type="text"/>	<input type="text"/>	\$100,000	\$
VSP - Choice Full/Family	<input type="text"/>	<input type="text"/>	\$1,000	\$
Medical	<input type="text"/>	<input type="text"/>	\$15,000	\$
Medical/Spouse	<input type="text"/>	<input type="text"/>	\$15,000	\$
Medical/Child(ren)	<input type="text"/>	<input type="text"/>	\$15,000	\$
Full Family	<input type="text"/>	<input type="text"/>	\$25,000	\$
Member Basic Life	<input type="text"/>	<input type="text"/>	\$9,000	\$
Member Voluntary Life	<input type="text"/>	<input type="text"/>	\$	\$
Spouse Voluntary Life	<input type="text"/>	<input type="text"/>	\$	\$
Child Voluntary Life	<input type="text"/>	<input type="text"/>	\$9,000	\$
AD&D	<input type="text"/>	<input type="text"/>	\$9,000	\$
Member Voluntary AD&D	<input type="text"/>	<input type="text"/>	\$9,000	\$
Spouse Voluntary AD&D	<input type="text"/>	<input type="text"/>	\$9,000	\$
Child Voluntary AD&D	<input type="text"/>	<input type="text"/>	\$9,000	\$
Short Term Disability	<input type="text"/>	<input type="text"/>	\$9,000	\$
Long Term Disability	<input type="text"/>	<input type="text"/>	\$9,000	\$
Total				\$

[Cancel](#) [Send to Group](#) [Save](#) [Continue](#)

11 Retro Adjustments

Retro adjustments include information not captured in the rate fields above and that is necessary to process this statement. Adjustments may be entered for lives, volume, and/or premium and will adjust your total amount due for this current statement. To reduce the number of lives, volume, or premium enter the amount including the amount to change the final date of calculation of lives enter -10.

If you do not use the benefit you need to adjust, after submitting your current statement information, please send an email to [support@guardian.com](#) with the adjustment information to be applied.

Benefit	Lives	Volume	Premium
Dental - Dental/Health - Pittsburgh, Pa	<input type="text"/>	<input type="text"/>	<input type="text"/>
VSP - Choice Full/Family	<input type="text"/>	<input type="text"/>	<input type="text"/>
Member Basic Life	<input type="text"/>	<input type="text"/>	<input type="text"/>
Member Voluntary Life	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Voluntary Life	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child Voluntary Life	<input type="text"/>	<input type="text"/>	<input type="text"/>
AD&D	<input type="text"/>	<input type="text"/>	<input type="text"/>
Member Voluntary AD&D	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Voluntary AD&D	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child Voluntary AD&D	<input type="text"/>	<input type="text"/>	<input type="text"/>
Short Term Disability	<input type="text"/>	<input type="text"/>	<input type="text"/>
Long Term Disability	<input type="text"/>	<input type="text"/>	<input type="text"/>
Retro Adjustments Total			\$

Grand Total:

[Cancel](#) [Send to Group](#) [Save](#) [Continue](#)

Legal Notices Privacy Policy FAQ Glossary NY Reg. 60 Accessibility Disclosure

Enter # of lives and volumes (if applicable) for each plan.

Once entered, premium is automatically calculated when you tab out of this field except if you offer a plan with any of the following rate types:

- Age banded
- Gender based
- Preferred/Non-preferred

If a rate type above applies, you must manually enter premium for that plan.

See Appendix 2: "How to calculate volumes & premium".

Helpful Tip: If a benefit is offered to multiple classes or has more than one option, Guardian Anytime may reflect the benefit as multiple lines or may only be displayed once.

If you have retroactive adjustments enter them here.

Step 3: Once your information has been processed, you'll be prompted to make a payment.

Annual Reconciliation

Six months prior to your plan's renewal date, Guardian reviews your group's eligibility information and finalized billing statements to determine if any adjustments to your account are needed.

For plans where eligibility information is submitted weekly or as changes occur, the reconciliation is based on this information. Unless we have questions, no further action is needed on your part.

For plans where eligibility is not submitted weekly or as changes occur, a detailed census for all employees and their dependents covered under the plan is required to conduct the annual reconciliation. We will contact you by e-mail with details for how to submit this census. For a preview of information required, see "Appendix 3: Annual employee census information".

Appendix 1

Electronic benefits administration from Guardian

Guardian offers companies easy ways to manage enrollment and eligibility information.

No matter what size your business, enrolling employees, updating their benefits information or terminating them from a plan should never be complicated or time-consuming. Guardian has included strategies and options so you could use one or the other for managing enrollments and ongoing employee changes.

Through a variety of options – web, electronic feeds or e-mail – Guardian can help manage your benefits. This will help you find an option that fits your business demands.

All of our options are complimentary and available to employers of all sizes. Learn more and get started today.

The advantages of electronic options

- Secure, fast processing of information
- No postage and less paper hassles
- Helps reduce errors and redundancy
- Ease of tracking of activity

A guide to employers' options

Option 1: Website

Option 2: Electronic Eligibility Feed

Option 3: Excel File/Census Via Secure E-mail

Option1: Website

Through our group benefits website, guardianlife.com:

- Employers can enroll, terminate and update benefits information for an employee or submit an Excel file of multiple updates.
- Employees can update their own personal information and benefits elections.

Key highlights

- Most updates are fully processed and ready to view online within 1 – 2 business days.
- Employers can assign access to appropriate staff to manage eligibility updates online or allow employees to make their own updates.
- Ease of access to view history of employer's and employees' online activity.
- Convenient feature to e-mail Guardian with questions as you work.
- Easy to use – no manuals!

It can be a great fit for employers who...

- Have low- to high-volume enrollment and eligibility changes
- Like the ability to submit information when it's convenient for them or allow employees to submit the changes themselves
- Do not work with a third party or aggregator to submit changes

Get started. It's easy:

Employers can register quickly at guardianlife.com and start managing their enrollment and eligibility information right away.

To give employees the option to enroll or update their benefits elections, employers must activate Guardian's Employee Online Enrollment service.*

Option2: Electronic Eligibility Feeds

(also known as Electronic Data Interchange or EDI**)

Enrollment and eligibility information can be automatically submitted from an employer's or aggregator's data systems to Guardian on a scheduled basis. A designated communication protocol is established through which information, in a specific file format, is easily transferred.

Key highlights

- High volumes of changes are sent quickly at one time.
- Most updates are fully processed and ready to view within 1 – 2 business days online (guardianlife.com).
- Supports a range of file formats, including Guardian's holistic file formats, from the HIPAA 834 format to a proprietary Guardian format and one-off custom formats.
- Connections directly with employers, aggregators or third parties can be accommodated. Guardian works with over 90 different third parties for eligibility exchanges!

Get started. It's easy:

Refer to the checklist on the next page to get started.

It's a great fit for employers who...

- Have high-volume enrollment and eligibility changes
- Like the hassle-free convenience of automatic, scheduled submissions
- Have an Information Systems (IS) department or work with a third party/aggregator

*Guardian's Employee Online Enrollment service is available to eligible Guardian customers with Guardian Dental, Life, Disability and/or Vision coverage only.

**Important Note: Electronic Eligibility Feed is available for all Guardian products except Group Universal Life (GUL) and Guardian State Disability plans.

A checklist for setting up and using Electronic Eligibility Feeds (EDI)

Steps	Timeframe
Employer or aggregator/third party informs Guardian of interest in using EDI <ul style="list-style-type: none"> Contact Guardian's Customer Response Unit (CRU) at 800-627-4200. CRU will provide guidance on available options, requirements and where to submit their request details. 	N/A
Guardian sends the requestor an e-mail which outlines the following: <ul style="list-style-type: none"> Requirements specific to their plan offering How to submit a test file to Guardian 	Within 2 business days (from date of request)
Employer works with aggregator/third party to: <ul style="list-style-type: none"> Loan eligibility information into aggregator's system Submit a test file to Guardian 	1-3 weeks
Guardian tests the Electronic Eligibility Feed connection.* Please note: if a test file is not error-free, additional files may need to be submitted to Guardian.	Within 2 business days*
Employer or aggregator/third party confirms go live for first official file submission. When the requestor is notified their Electronic Eligibility Feed connection is implemented, the employer or aggregator will need to respond to the e-mail they receive to confirm the first file production date and ongoing file frequency.	Varies by requestor

It's automatic from here!

Scheduled Electronic Eligibility Feeds are automatically sent to Guardian. Changes are processed within 1 – 2 business days from the time Guardian receives each file.

*Custom formats that do not use HIPAA 834 or Guardian's proprietary format require additional time to test and set up..

Option3: Excel file/census via secure e-mail

Employers also have the option to submit a spreadsheet or census (in Excel file format) of enrollment and eligibility information to Guardian via secure e-mail.

Key highlights

- 100% of updates are fully processed and available to view online within 2 – 3 business days.*
- Excel template is provided for easy submissions.

Get started. It's easy:

Ask your local Guardian sales representative for a template specific to your plan offering.

It's a great fit for employers who...

- Prefer the convenience of an electronic option, but have limited Internet access or cannot support Electronic Eligibility Feeds

*Processing time for ongoing eligibility changes. Processing time may be faster or longer depending on type and amount of changes.

Appendix 2

How to calculate volumes & premium

Step 1: In the "Benefit" column, identify the benefit you offer

Step 2: Moving to your right, select the plan type.

Step 3: Continue moving to your right, to identify the corresponding volume and/or monthly premium formula.

Reminder – please check your benefits relating to age cutbacks and benefit maximums

Benefit	Type	Volume	Monthly Premium
Basic Life and AD&D	Flat Volume	Volume x # of employees	Volume / 1000 x rate
	Salary based	Annual Earnings x % of benefit	
Basic Dependent Life	Flat Volume	Volume if calculated or zero	Total # of employees electing coverage x rate
Basic & Voluntary Short Term Disability	Flat Volume	Volume x # of employees	Volume / 10 x * rate
	Weekly Benefit	Annual Earnings / 52 x %	*rate may need to be determined by age of employee
	Monthly Benefit		
	Covered Payroll	Annual Earnings / 52	
	Charge per insured	Based on type of coverage	Total # of employees electing coverage x rate
Basic & Voluntary Long Term Disability	Flat Volume	Volume x # of employees	Volume / 100 x * rate
	Monthly Benefit	Annual Earnings / 12 x %	*rate may need to be determined by age of employee
	Covered Payroll	Annual Earnings / 12	
	Charge per insured	Based on type of coverage	Total # of employees electing coverage x rate
Voluntary Member Life and AD&D	Flat Volume	Volume x # of employees	Volume / 1000 x * rate
	Salary based	Annual Earnings x % of benefit	*rate may need to be determined by age of employee
Voluntary Spouse Life and AD&D	Flat Volume	Volume x # of spouses	Volume / 1000 x * rate
	Salary based	Employee Annual Earnings x % of benefit	*rate may need to be determined by age of employee or spouse
Voluntary Child Life and AD&D	Flat Volume	Volume x # of employees insuring children	Volume / 1000 x rate
Voluntary Family AD&D	Flat Volume	Volume x # of employees insuring spouse and/or children	Volume / 1000 x rate

Basic & Voluntary Member Critical Illness	Flat Volume	Volume x # of employees	Volume / 1000 x rate *rate may need to be determined by age of employee
Basic & Voluntary Spouse Critical Illness	Flat Volume	Volume x # of spouses	Volume / 1000 x rate *rate may need to be determined by age of employee
Basic & Voluntary Child Critical Illness	Flat Volume	Volume x # of employees insuring children	Volume / 1000 x rate
Dental	Family Rate EE EE + Family	Not applicable	# of individuals per rate x rate
	Multi Rate EE EE + Spouse EE+ Child(ren) EE+ Spouse + Child(ren)		
	Counted Rate EE EE + 1 dependent EE + 2 dependents EE + 3 or more dependents		
Vision	Family Rate EE EE + Family	Not applicable	# of individuals per rate x rate
	Multi Rate EE EE + Spouse EE+ Child(ren) EE+ Spouse + Child(ren)		
	Counted Rate EE EE + 1 dependent EE + 2 dependents EE + 3 or more dependents		

Accident	Multi Rate EE EE+ Spouse EE+ Child(ren) EE+ Spouse+ Child(ren)	Not Applicable	# of individuals per rate x rate
Cancer	Age Banded Rates	Not Applicable	# of individuals per rate x rate *rate may need to be determined by age of employee or spouse
	Multi Rate EE EE+ Spouse EE+ Child(ren) EE+ Spouse+ Child(ren)		
Hospital Indemnity	Age Banded Rate	Not Applicable	# of individuals per rate x rate *rate may need to be determined by age of employee or spouse
	Multi Rate EE EE+ Spouse EE+ Child(ren) EE+ Spouse+ Child(ren)		
	Counted Rate EE EE+ 1 dependent EE + 2 dependents EE + 3 or more dependents		

Appendix 3

Annual employee census information

A census (in Excel) is required annually if you do not submit eligibility information weekly or as changes occur for a benefits plan. The following are the information fields that must be included in your census. Please do not enter Social Security number.

- Employee name
- Gender
- Date of Birth
- Salary (for Disability and/or salary based benefits)
- Class (if more than one class)
- Employee benefits elections
- Dependent benefits elections
- Benefit volume amounts (Life and Disability benefits)
- Total number of employees eligible for coverage

Guardian Group Products are 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. Plan documents are the final arbiter of coverage.

Policy Form GP-1-ACC-18, GP-1-AC-BEN-12, et al; GP-1-LAH-12R , GP-1, CAN-IC-12, GP-1-CI-14, # GP-1-DG2000, et al., GP-1-DEN-16, GP-1-LTD-15, GP-1-STD-15, GP-1-HI-15, GP-1-LIFE-15, GP-1-ADD-15, GP-1-GPL-14, GP-1-GVSN-17