



# The value of offering your employees Guardian specialty products

Purchase your medical and specialty services insurance products from the names you know and trust. Independence Blue Cross has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality ancillary products, including life, disability, accident, critical illness, hospital indemnity, and cancer insurance, which offer your employees financial protection from unforeseen hardships and expenses.

The combined strength and expertise of Independence Blue Cross and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one-stop shopping, and potential savings.

## Add ancillary insurance to complement your medical benefits

While your medical benefits protect your employees from healthcare expenses, Guardian ancillary products offer even more income protection when the unexpected happens.

When you purchase ancillary products from Independence Blue Cross and Guardian, you get:

- **Convenience:** you and your employees will receive a bundled offering of best-in-class medical and ancillary products
- **Medical discount:** by bundling medical and ancillary partnership products you may qualify for a medical discount
- **Dedicated claims analyst:** you will have access to experienced claims analysts dedicated to your group to manage your claims quickly and efficiently

## Years of service sets Guardian apart from the rest

Guardian has more than 160 years in the life insurance business and over 60 years of experience in delivering quality, innovative group benefits. With a strong local and national presence, Guardian has received exemplary ratings from the four major ratings services,<sup>1</sup> ensuring you reliable service for years to come.



## Guardian is an industry leader

- Guardian ranked #247 on Fortune 500 List<sup>2</sup>
- #1 in the US for total new group disability cases<sup>3</sup>
- #2 in the US for total inforce group disability cases<sup>3</sup>
- #2 in new and inforce life cases<sup>4</sup>

## Get a quote today!

**Contact your Independence Blue Cross Account Executive, Broker or Consultant for more information.**

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

<sup>1</sup> Ratings as of 12/31/2022 and are subject to change.

<sup>2</sup> 2022 Fortune 500 Ranking. <https://fortune.com/ranking/fortune500/2022/>.

<sup>3</sup> LIMRA 2022 US Workplace Benefits Disability Insurance Summary, April 2023.

<sup>4</sup> LIMRA 2022 US Workplace Benefits Life Insurance Summary, April 2023; excludes specialty products such as COLI, BOLI\*.

Guardian's Group Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

The Blue Cross and Blue Shield names and marks are registered marks of the Blue Cross and Blue Shield Association, an association of Blue Cross and Blue Shield Plans. The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not Blue Cross or Blue Shield products. Independence Blue Cross is acting solely as an agent for Guardian. Guardian is solely responsible.

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America.

©Copyright 2023 The Guardian Life Insurance Company of America.