Guardian + Independence

Solid approach to worksite employee benefits for today's medical carriers

Together Guardian and Independence Blue Cross continue to be a trusted resource to individuals, generations of families, and business owners, inspiring well-being and helping build fiscal confidence for a combined 245 years.

Medical carrier partners want more conveniences and expect their employers to provide more holistic benefits, forcing you to work even harder to meet these needs. In fact, 61% of employers say adding employee paid voluntary benefits is very important (rated 8-10 on a 10-point scale).[1]

The combined strength of Independence Blue Cross and Guardian can help you personalize a comprehensive solution to offer these all important benefits to your clients, supporting you as you scale your business and helping you serve your customers even better.

Disability

- #1 in the US for total new group disability cases[2]
- #2 in the US for total inforce group disability cases[2]
- Short and long term disability, state-mandated disability and paid leave programs

Life

- #2 in new and inforce life cases[3]
- Broad range of plans including basic term life, voluntary term life, and accidental death and dismemberment
- WillPrep services available at no cost on all voluntary life plans

Supplemental health

- Accident, cancer, critical illness, and hospital indemnity

Services and value adds

- Dedicated health plan partnership team
- Employee Assistance Program provides members and their families with counseling for stress management and mental health, dependent and elder care, nutrition, fitness, and legal and financial issues
- Travel assistance program and will preparation services
- Guardian benefit communication and enrollment support

Support you can count on

Our dedicated health plan partnership resource team will help you build the right offering for your needs

Multi-option enrollment

A variety of educational tools to help maximize enrollment participation

Optimal service

Flexible admin platforms — including our proprietary system, multi-carrier platform integrations, as well as integrations with leading benefit administration platforms

Exemplary financial ratings[4]

Comdex[5]	99
A.M. Best Company	A++
Standard & Poor's	AA+
Fitch	AA+
Moody's	Aa1

Employee Assistance Program (EAP)

Groups receive EAP with the sale of three partnership products — Independence Blue Cross medical counts as one product. Additionally, one of the Guardian partnership products must be non-contributory (employer paid) for the EAP program to be free.

- Employee Assistance Program (EAP) counseling services
- Work/life assistance and resources
- Legal/financial assistance and resources

Digital enabled EAP

- Self-guided mental health
- Skills training

Mental health counseling

- Short term counseling
- 24-hour crisis help
- Tess chatbot
- Online peer support groups

Work-life services

- Financial help
- Legal support
- Child & parenting services
- Adult & elder care services
- Webinars & trainings

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

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[1] Guardian Workplace Benefits Study report, "Benefits Optimization," (2022).

11th Annual Workplace Benefits Study Research Methodology.

The 11th Annual Workplace Benefits Study was fielded in February and March of 2022 and consisted of two online surveys: one among benefits decision-makers (employers) and another among working Americans (employees), allowing us to explore benefits issues from both perspectives. Survey data collection and tabulation were managed for Guardian by Zeldis Research, an independent market research firm located in Ewing, NJ.

Employer survey
Employer results are based on a national online survey of 2,000 employee benefits decision-makers. Respondents include business executives, business owners, human resources professionals, and financial management professionals. The survey covers all industries and is nationally representative of US businesses with at least five full-time employees. Data shown in this report have been weighted to reflect the actual proportion of US businesses by company size based on data from the US Census Bureau. The margin of error at the 95% confidence level is +/- 2.2%.

Employee survey
Employee results are based on a survey conducted among 2,000 employees age 22 or older, who work full-time for a company with at least five employees. The survey sample is nationally representative of US workers at companies of at least five full-time employees. Data shown in this report have been collected in a way to reflect the actual proportion of US workers by gender, region, race, ethnicity, education level, household income, age, and employer-size, based on data from the Bureau of Labor Statistics and the Census Bureau. The margin of error is +/- 2.1% at the 95% confidence level.

[2] LIMRA 2022 U.S. Workplace Benefits Disability Insurance Summary, April 2023.

[3] LIMRA 2022 U.S. Workplace Benefits Life Insurance Summary, April 2023; excludes specialty products such as COLI, BOLI*.

[4] Ratings as of 12/31/2022 and are subject to change.

[5] Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies. Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best).

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.

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Employee Assistance Program, TravelAid and WillPrep Services are provided by Integrated Behavioral Health, Inc. (IBH), doing business as Uprise Health. Employee Assistance Program, Travel Aid and WillPrep Services are not insurance benefits and 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.