### S Guardian + Independence

# Growing stronger together

#### We have a few things in common.

We're here to inspire well-being, by offering comprehensive benefits solutions and address emotional, mental, physical, and financial well-being.

We're passionate about our long-standing relationships with Independence Blue Cross, which cares for people, businesses, and communities. Together, we can tackle our shared challenges, unleash what's possible, and wow the consumer.

#### Think big. Start small. Scale up.

Our broad portfolio covers benefits the modern consumer needs, backed by a 160 year legacy of delivering on promises, extraordinary financial strength, and a business segment dedicated to health plans.

- Our personalized approach starts with a turnkey, end-to-end delivery model, tailored to your unique goals and capabilities. We work hard to truly understand your business, solve priority problems, and develop strategic solutions.
- Our complete product portfolio enables Health Plans to scale quickly to an entire portfolio of life, absence, and supplemental health products.
- Our price point will make you smile and free yourself of administrative, risk retention, and other fees. Our financial model generates revenue for you, helping you go to market quickly without adding to overhead.

### Behind every new connection is a **Guardian**™

## Guardian & Independence Blue Cross working as a team, you can deliver better benefits.

Creating value for members is a top priority. We have a successful strategy with Independence Blue Cross, plus a list of new customer-focused capabilities in various stages of development. Our strong partnership is an extension of our value, creating an eco-system of like-minded businesses with a joint mission: to help you compete more effectively and drive better outcomes.



Personalized partnership



Product portfolio



Price point

Together, we can make healthcare better for all through pioneering product packaging.

The Guardian Life Insurance Company of America guardianlife.com

New York, NY

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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.

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