



# Maximum flexibility for transmitting eligibility and reporting data

## Guardian's holistic file format feed

Establishing an electronic data interchange (EDI) provides numerous benefits to you by allowing seamless updates for enrollment and changes to your Guardian plans. Using Guardian's holistic file format provides maximum flexibility for both transmitting eligibility data across products and advanced reporting.

### Benefits of holistic format

If you are looking for maximum flexibility for your current or future benefit needs, Guardian's holistic file format provides the solution.



#### Products

##### Group products

- Accidental death & dismemberment, life, long term disability, short term disability, and voluntary life

##### Worksite products/services

- Accident, cancer, critical illness, hospital indemnity, and life
- One file for all Guardian products

#### Health questions responses

##### Products that require health questions

- Responses to coverage questions can be included on the file

#### Client defined reporting

##### Products and data reported

- Based on client's needs for division, location, department, class, claims or premium

### Increased flexibility and better customer experience

- Increase customer satisfaction since clients will not have to submit multiple file formats for multiple benefits
- Improve real-time processing on worksite products
- Makes it easy for clients to access reports based on their needs

## Broad range of file format options to meet your needs

Guardian offers a variety of file format options to accommodate your needs. Unlike many other carriers, Guardian is able to accept one file for multiple products.

The chart below outlines the various file format options based on your specific needs.

| File options   | Guardian's holistic file | HIPAA 834      | Guardian's propriety file |
|--|--------------------------|----------------|---------------------------|
| Full and change files  | ✓                        | ✓              | ✓                         |
| Group insurance products (Life, Voluntary Life, Short Term Disability, Long Term Disability, Well-being) | ✓                        | ✓              | ✓                         |
| Worksite insurance products (Accident, Cancer, Critical Illness, Hospital Indemnity)                     | ✓                        | ✓ <sup>1</sup> | ✓                         |
| Answers to health questions needed for voluntary life, specified disease and critical illness products   | ✓                        |                |                           |
| Future capabilities for other new products   | ✓                        | ✓              | ✓                         |
| Client defined reporting   |                          |                |                           |

If you are looking for a way to set up a connection that will meet both your current and potential future product needs, Guardian's holistic file feed format provides the maximum flexibility.

**Contact your Guardian Group sales representative to learn more.**

**The Guardian Life Insurance  
Company of America**

**guardianlife.com**

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<sup>1</sup>California, Massachusetts, New Jersey and New York require a medical coverage question to enroll in Accident, Cancer and Critical Illness product.

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