

EMPLOYEE BENEFITS PRODUCT PORTFOLIO

		Traditional and Voluntary Products						
Covered Lives	Medical*	Dental	Life	LTD	STD	Critical Illness*	Section 125	Vision
2 - 15	x	x	x	x	x	Not Available	3+	x
16+	x	x	x	x	x	x	x	x

MEDICAL FEATURES

- PPO, Consumer Driven and Alternate Funded options
- Turn-key HSAs and HRAs
- National and regional provider networks
- Robust health and wellness resources
- Personal Health Record with individualized care alerts
- Extended access network covers members away from home
- 24/7 access to Registered Nurses

DENTAL FEATURES

- PPO, DHMO, Network Access, Value Plans**
- Voluntary and ASO available
- Options to enhance or extend annual maximums
- Fast claims turnaround – 3 day average
- Features and options to promote oral health include coverage oral cancer screenings, adult fluoride treatments, and periodontal cleanings

LIFE FEATURES

- Customizable plan designs
- LifeAssist for severe disabilities
- Portability
- Waiver of premium
- AD&D coverage includes:
- Seatbelt and Airbag benefits***
- Catastrophic loss benefit***
- Repatriation benefit***
- Day Care expenses***
- Child/Spousal education benefit***

LTD FEATURES

- Customizable plan designs
- Offset formula pays greater of direct 50% or proportionate loss*
- Available add ons include:
- Presumptive Disability*
- Spousal Disability Benefit*
- Revenue Protection Rider*
- Lifetime Critical Disability Benefit*
- Medical/Dental Plan Premium Benefit *

STD FEATURES

- Customizable plan designs
- Offset formula pays greater of direct 50% or proportionate loss*
- Work Incentive*
- Rehabilitation Benefit*
- Dependent Care Expenses*
- Worksite modification benefit*
- Teleguard: Paper free Claims submission via 800 number
- Early Alert program evaluates each claim as potential LTD

CRITICAL ILLNESS FEATURES

- Customizable benefit amounts (\$1K - \$50K) paid for first ever diagnosis of 6 serious illnesses
 - Additional payout made on second-ever diagnosis
 - Guarantee issue amounts available down to groups with 50 lives
- Hospital Admission benefit (hospital stay coverage for any condition/ injury other than a covered illness)
- Wellness benefit

SECTION 125 FEATURES

- Three tax-saving plan types available
- Debit card option
- Automatic reimbursement for Guardian dental expenses

VISION FEATURES

- Rich, flexible plans covering exams and materials
- A choice of two provider networks with thousands of access points nationwide
- Generous network discounts
- Members can visit any doctor, but save on out-of-pocket costs when visiting a network provider
- Optional benefit and lens upgrades

For more information please contact:
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* not available in all States ** offerings differ by market *** not available in Colorado

DHMO Plans are underwritten by Guardian subsidiaries. Product provisions and features may vary from state to state. Limitations and exclusions may also apply.

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