



Benefits to help improve workforce well-being — in one comprehensive benefits package with a bundling discount

The combined strength and knowledge of Guardian and Independence Blue Cross (IBX) can help provide you with flexible and innovative employee benefits options as well as one-stop shopping. Plus, you may be eligible for a discount on medical premiums when you purchase these products from our combined portfolio. And you can provide these products to your employees on either a voluntary or an employer-paid basis, helping you manage your risk and contain costs.

Ancillary benefits available to clients with 51+ eligible or enrolled contracts as part of the bundling discount



Life insurance



Short-term disability (STD) insurance



Long-term disability (LTD) insurance



Accident, cancer, critical illness, hospital indemnity insurance



Supplemental life insurance



IBX fully insured clients purchasing Guardian employer-paid products, may qualify for 0.25% off the IBX medical coverage for each line of Guardian coverage, up to a maximum of 1% off the medical coverage.

IBX self-funded clients purchasing one or more Guardian employer-paid products may qualify for a \$0.40 Per Employee Per Month (PEPM) total reduction off of the self-funded administration fee.

Complimentary access to wellness benefits and resources in one easy-to-use, all-in-one digital hub with GuardianWell™



Uprise Health**

Employee assistance program (EAP)



Wellthy

Caregiving support services



Osara Health

Cancer support services



Peloton

Fitness and wellness content, plus Peloton App membership for employees with an LTD claim



Uber

Transportation vouchers for employees with an LTD claim



The benefits of our standalone mental wellness solution can be felt beyond the bottom line:

- Total health plan savings of \$2,430 per participant^{1,2}
- Delivers 2.15x the ROI on health plan spend¹
- Delivers 4.08x the total ROI (health plan + turnover and absenteeism)¹
- Employee turnover reduced by 22%¹
- Participants reported 12% fewer missed days¹

Reach out to your Guardian or IBX Account Manager to help you build a comprehensive benefits package for your employees.

**The Guardian Life Insurance
Company of America**
guardianlife.com

New York, NY
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- 1 Validation Institute (2023, September 7). Validated program report: Savings review for the Study. <https://validationinstitute.com/validated-provider/spring-health/>. Actual results may vary. When comparing two matched groups a factor that was not taken into consideration or cannot be measured may explain part of the difference between the groups' performance. The Validation Institute is an independent third party organization that is unaffiliated with Guardian, its affiliates or subsidiaries.
 - 2 When utilizing Spring Health for at least one psychotherapy or medication management session, in the first six months after a mental health diagnosis.
- * Included when at least two other employer-paid Guardian® products are included in the package, and supplemental life was previously in force.
- ** 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 to be free.

For important disclosures visit below:

- <https://www.guardianlife.com/eap>
- <https://www.guardianlife.com/spring-health>
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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 Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

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