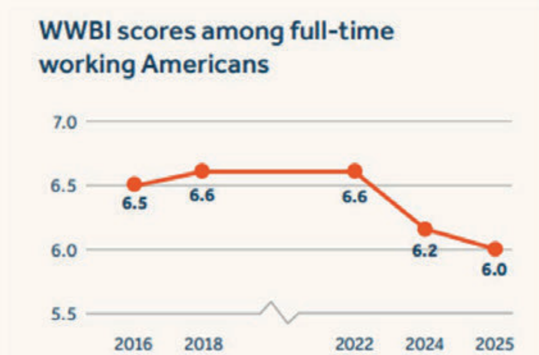
Guardian + Independence

Help improve your employees' mental, physical, and financial well-being with streamlined benefits from Guardian and Independence Blue Cross

Many of your employees may be experiencing hard times. In fact, scores from Guardian's 2025 Workforce Well-Being Index™ (WWBI), which monitors how US workers feel about their overall wellness, show a steep decline in overall well-being over the last several years.[1] So, it's as important as ever to offer your employees the right package of health benefits and ancillary benefits to help support their **minds, bodies, and wallets**.

Guardian has collaborated with Independence Blue Cross (IBX), to offer your employees comprehensive benefits, including the latest wellness benefits to support their mental, physical, and financial well-being.



Access to comprehensive ancillary benefits

Disability

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

Life

- Number 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 complimentary on all voluntary life plans.

Supplemental health

- Accident, cancer, critical illness, and hospital indemnity.

How Guardian and IBX help make benefits easy

Support you can count on
Our dedicated team will help you build the right benefits package for your unique workforce.

Multi-option enrollment
We offer a variety of educational tools to help maximize enrollment participation.

An integrated claims process
When employees initiate a short-term disability claim, we automatically check for benefit payment eligibility across all Guardian supplemental health coverages.

Wellness benefits and resources all in one easy-to-use digital hub with GuardianWell™

With GuardianWell, employees have convenient and seamless access to their Guardian wellness benefits, along with resources to help them take care of themselves and their families. So they can think, feel, and perform their best. This combination can help increase employee engagement in their healthcare, which can lead to a healthier, happier, and more productive workforce.

Depending on plan design, employees can access the following wellness benefits and resources:

Employee assistance program

Through our employee assistance programs (EAPs), employees have access to confidential work-life services — which may include legal and financial help, caregiving support, and mental health support — to help them through a variety of challenges.

Cancer support services

Cancer support services through Osara Health are embedded directly into our group long-term disability (LTD) offering, empowering employees who are affected by cancer to feel supported, informed, and confident in navigating their diagnosis. Individuals have access to a health coach, digital education, motivational articles, and the Osara Health app to track symptoms. Osara Health cannot be accessed through GuardianWell. Employees will receive proactive communication to initiate their benefits.

Fitness and wellness content

Employees have access to a curated selection of on-demand classes led by Peloton instructors and insightful articles to help support their fitness and overall health. No special equipment is needed.

Dedicated mental health benefits

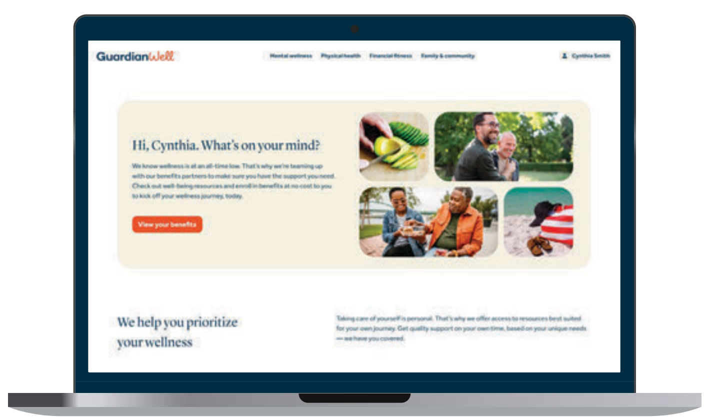
Spring Health brings personalized mental wellness benefits to all employees and their families. With access to in-person or virtual appointments, individuals are able to see a provider within two days, compared to an average of 48 days for traditional solutions. And they'll receive personalized, precise care.[4]

Caregiving support services

As millions balance work and caring for a loved one, the Wellthy caregiving support services built into group LTD plans offer a deeply personalized care support solution that spans all phases of life. Employees can access care planning tools, hands-on support from experts to help tackle their to-dos, and a peer-to-peer space to find support and share knowledge. From raising a family to managing personal health or navigating end of life, this wellness benefit can support employees' needs.

We're dedicated to helping you put employees at the forefront of the benefits experience

With single sign-on (SSO), GuardianWell is connected to our online service portal, Guardian Anytime. This helps streamline the benefits experience and empowers employees to view and use their benefits when they need them. It also helps to support employee awareness and education about their available wellness benefits and resources. We are committed to reaching out to employees directly via email, as well as providing employers with turn-key messages to incorporate in benefit communications.



Guardian offers an integrated claims process for short-term disability and supplemental health

How it works

1

STD claim is **submitted** to Guardian

2

The claim eligibility is **cross-referenced** with Guardian Supplemental Health policy data

3

Our claims team **proceeds with payment** for all eligible policies.[a]

When employees initiate an STD claim with Guardian, we automatically check for eligibility accross Supplemental Health coverages when a claim comes in.

Our integrated process pays off

Over the last two years, over **36,000** claims were reviewed and Guardian proactively paid **$4.8M** in claims.[b]

a. If we can't determine eligibility, we reach out proactively to the insured

b. Guardian internal data 2023-2025

Employees receive all benefits to which they are entitled, without having to submit multiple claims.

Contact your Guardian or IBX account executive, broker, or consultant for more information.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

2025-8193623.2 (10/27)

1 Guardian's 14th Annual Workplace Benefits Study, 2025

2 2023 Group Disability Sales and Inforce Reports. Ratings as of 6/1/24 and are subject to change.

3 LIMRA, 2023 Group Disability Sales and Inforce Reports. Ratings as of 6/1/24 and are subject to change.

4 Certified Community Behavioral Health Clinic Impact Report. National Council for Mental Wellbeing. May 2021. https://www.thenationalcouncil.org/wp-content/uploads/2021/05/052421_CCBHC_ImpactReport_2021.pdf?daf=375ateTbd56

The ratings of The Guardian Life Insurance Company of America® (Guardian) quoted in this report are as of December 31, 2024 and are subject to change. The ratings earned by Guardian do not apply to the investments issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) or offered through Park Avenue Securities LLC (PAS). Rankings refer to Guardian's standing within the range of possible ratings offered by each agency.