

Introducing BenefitsCenter

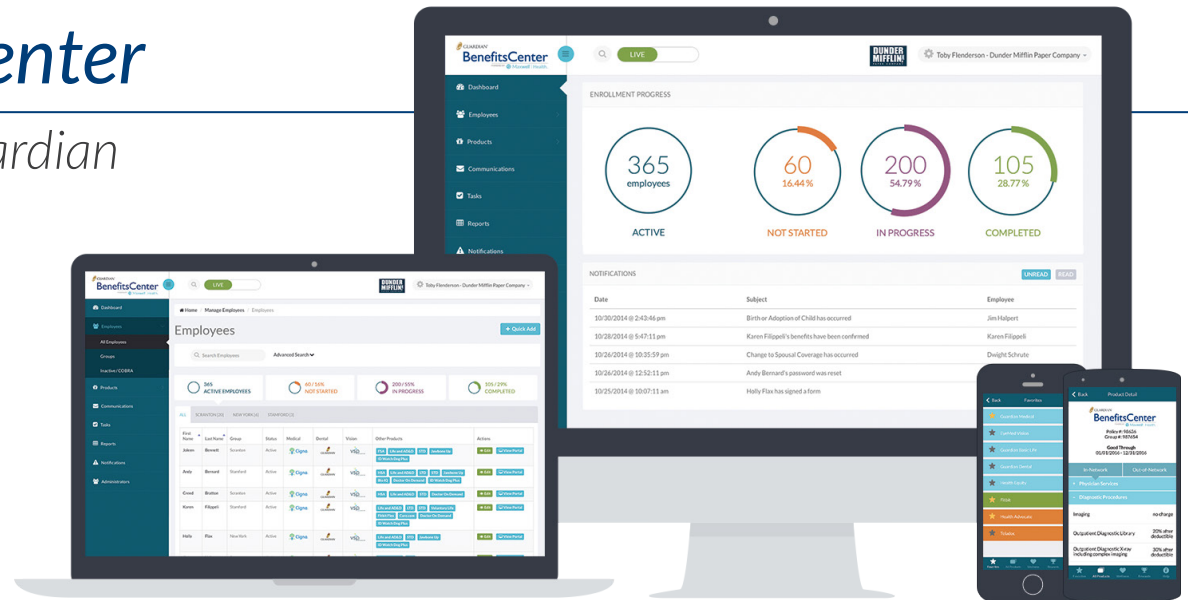
A new benefits platform from Guardian

At Guardian, we continually strive to provide our brokers with a competitive advantage that goes beyond products and services to help them meet the evolving needs of today's marketplace.

That's why we're excited to introduce Guardian BenefitsCenter.

Every organization should have access to an online system for employees to seamlessly enroll in and manage benefits. That's where Guardian BenefitsCenter comes in and takes employee engagement to the next level!

Guardian BenefitsCenter empowers employees with a mobile app that gives them anytime access to everything benefits related, and can even help them navigate the health care system and manage their health and wealth.



BenefitsCenter Helps Solve Common Challenges

- Navigating the complexity of managing HR, ben admin, and health care reform
- Eliminating the paperwork that accompanies open enrollment
- Increasing employee participation in benefits offered
- Giving employees an easy, streamlined benefits enrollment experience
- Dealing with employee questions about benefits throughout the year
- Improving employee health resulting in lower costs for the employer
- Engaging employees in actually using their benefits

Highlights of Guardian BenefitsCenter Platform



ONLINE ENROLLMENT

Real-time dashboard provides a high-level view of employees as they move through open enrollment



SUPPORTS ALL BENEFITS

Online enrollment in all Guardian lines of coverage PLUS employer's medical plan for an easy enrollment experience



LOW COST

Affordable pricing structure — platform available with 3 or more Guardian lines of coverage



TOTALLY PAPERLESS

Built-in, paperless form-signing with forms that pre-populate with employee information



MOBILE APP

Employees can access all benefits info on the go, so they can stop carrying around ID cards



EMPLOYEE EXPERIENCE

Engaging employee experience during enrollment and throughout the year



BUILT-IN COMMUNICATIONS

Employers can send individual or bulk messages, save templates, and track open and click-through rates



CARRIER CONNECTIONS

Free EDI connection to Guardian for safe transmittal of employee data. EDI connections to medical carriers available for a fee



PAYROLL REPORTING

Generates payroll deduction reports to update employee benefit deductions in employer's payroll system