



Offer competitive hospital indemnity insurance to address growing workforce needs

Specialized, built-in benefits further holistic workforce well-being

When an employee is hospitalized, life can change pretty quickly. And while medical insurance can help with hospital bills, some employees who have high-deductible health plans (HDHPs) may feel financial stress when they're already dealing with challenging life events. Our hospital indemnity insurance pays a fixed benefit directly to the employee, not their provider, providing financial support during a hospital stay. We've made receiving the benefit payment easy. Employees can use it for whatever they need, whether that's paying their deductible or their mortgage while they're out of work. So they can have more financial confidence when the unexpected happens.

Guardian's Hospital Indemnity Insurance goes further to help support employees' mental, physical, and financial well-being.



- Mental health assessment benefit
- Mental health benefits for inpatient care
- Substance abuse benefits for inpatient care



- Genetic testing used to identify a medical condition
- Lifestyle benefits to support healthy habits¹
- Child organized sports benefit



- Benefits for shorter hospital stays
- Ability to proactively pay maternity claims at 36 weeks
- Newborn nursery care benefits



And with Guardian, wellness services are often built right in:

Caregiving support services through Wellthy² provide employees access to a caregiving expert to help tackle their to-dos, digital planning tools, and an online peer-to-peer space for family caregivers to connect and exchange knowledge.

Fertility health and family-building services through Carrot² can help to provide educational support and guidance on the possibilities of the path to parenthood, as well as support around urology, menopause, and more. And help connect employees to the right providers for the care needed.

But it's not only what's offered; it's how it's offered.

A simplified claims experience and enrollment tools that you can offer with Guardian Hospital Indemnity Insurance may help your employees feel more supported. And you can also see positive results from real-time connectivity:

When employees initiate a short-term disability, paid family leave, or a state-mandated disability claim with Guardian, we automatically check for benefit payment eligibility across all Guardian supplemental health coverages. Helping to make benefits more accessible while easing employee stress, worry, and effort is our goal. For example, if an employee is out on short term disability leave after giving birth, we'll also check to see if they're eligible for newborn nursery care benefits under their hospital indemnity insurance.

Our research shows that positive, engaging benefits enrollment experiences help employees make better benefits decisions. Which can lead to greater appreciation for benefits — driving enrollment and usage.³ Nayya online decision-making tool users are 73% more likely to enroll in hospital indemnity.⁴

Our Application Programming Interface (API) integrations enable real-time data exchange with key benefit administration platforms and payroll providers, including ADP, Ease, and Workday. Delivering ease and convenience that can help save time — up to 200 hours per year.⁵ And improve accuracy.

Let's go further for holistic workforce wellness together, addressing all facets of well-being – **mind, body, and wallet®**.

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

New York, NY
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- 1 These benefits are not available to those in the state of Arizona.
- 2 Caregiving support services and fertility health and family-building support are not available in the state of Hawaii.
- 3 Guardian Benefits Optimization Report, Guardian 12th Annual Workplace Benefits StudySM, 2023
- 4 Nayya – Internal Reporting, Tableau Enrollment KPI Dashboard eff dates 2/23-1/24
- 5 Guardian Workplace Benefits Study, 2023

Guardian Hospital Indemnity Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. This advertising content is not currently intended for anyone in the state of New Mexico. In the state of Colorado, coverage is called Hospital Indemnity with Wellness Benefits, when Wellness Benefits are included. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This is a limited plan of supplemental health insurance that provides the specified financial support, as a lump sum or indemnity payment, following a covered hospitalization. This is not minimum essential coverage as defined by federal law. This coverage will not reimburse for hospital or medical expenses. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services. In Washington, the Certificate Form is the state approved form governing document. Generic Policy Form #HI-25-P. The state approved form is the governing document.

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Individual outcomes may vary due to the unique aspects of each scenario. Carrot provides educational resources only and is not a provider of health services. Carrot is a vendor to The Guardian Life Insurance Company of America ("Guardian"). Carrot and Guardian are not affiliated entities. Guardian does not control or provide any part of the Carrot services and does not bear any liability for their provision. This informational resource is not a contract and is for illustrative purposes only. Guardian and Carrot reserve the right to discontinue services at any time without notice. Services may not be available in all states.

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