

## Guardian<sup>®</sup> Life Insurance

Provide security with ancillary protection

Purchase your medical and life insurance from the names you know and trust. AmeriHealth New Jersey has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality specialty products such as Life, Disability, Accident, Critical Illness, and Cancer insurances, which offer your employees financial protection from unforeseen hardships and expenses.

The combined strength and expertise of AmeriHealth New Jersey and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one stop shopping, and potential savings.

Guardian has more than 150 years in the life insurance business, delivering quality benefits to customers. With a strong local and national market presence, Guardian has received exemplary ratings from the four major rating services,<sup>1</sup> ensuring you reliable, long-term service.

### Why Guardian Life?

The Guardian name is known and respected in the insurance industry – their plans cover more than two million employees nationwide. In fact, Guardian has been one of the “top 3” group life carriers from 2007 to 2011.<sup>2</sup>

Guardian’s plan options are flexible and comprehensive, allowing you to customize a coverage plan that goes beyond the classic lump sum payment. And when you offer Guardian Life insurance with any of the other Guardian products through AmeriHealth New Jersey, you may receive additional cost and administrative benefits.

### Flexible options, accessible benefits

Guardian’s Life insurance options allow you to offer the most opportunity in a way that meets your financial needs.

- Basic Life, Voluntary Life, and standard and enhanced Accidental Death and Dismemberment (AD&D)
- Generous guarantee issue helps more employees to take advantage of coverage, regardless of health history. Employees may convert their group term coverage to a permanent whole life policy without supplying Evidence of Insurability.

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### Guardian Life Insurance comes with valuable added benefits, such as:

- Portability can be included on Voluntary Life, as well as on Basic Life.
  - Voluntary Life automatic increase and re-enrollment options make it easy for employees to expand protection over time.
  - LifeAssist<sup>SM</sup> option provides critical income to employees who suffer a severe or catastrophic disability while on approved Waiver of Premium.
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### Get a quote!

Call your AmeriHealth New Jersey account executive for more information.

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1. Ratings current as of 8/13.
2. LIMRA 2007- 2011 Year End Reports for number of new and in-force Life plans.

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