

## The value of offering your employees Guardian® specialty products

Purchase your medical and specialty 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 including 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.

### Add specialty insurance to complement your medical benefits

While your medical benefits protect your employees from health care expenses, Guardian specialty products offer even more income protection when the unexpected happens.

When you purchase specialty products from AmeriHealth New Jersey and Guardian, you get:

- **Convenience.** You and your employees will receive a bundled offering of quality medical and non-medical products.
- **Medical discount.** By bundling products, you may qualify for a medical discount.
- **Dedicated claims analyst.** You will have access to an experienced claims analyst dedicated to your group to manage your claims quickly and efficiently.

### Years of service sets Guardian apart from the rest

Guardian has more than 150 years in the life insurance business and over 50 years of experience in delivering quality, innovative group benefits. With a strong local and national presence, Guardian has received exemplary ratings from the four major rating services,<sup>1</sup> ensuring you reliable service for years to come.

Both AmeriHealth New Jersey and Guardian are committed to exceeding your expectations through quality specialty products with flexible benefit options.

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### Guardian is an industry leader:

- #1 in fully-insured and in-force short-term disability cases<sup>2</sup>
  - #2 in-force long-term disability<sup>2</sup>
  - #3 in life cases sold<sup>2</sup>
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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, Year-end 2012 Report, Based on number of Group STD and LTD sales - excludes reserve buy-outs.

Guardian 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. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. GUARDIAN® and the GUARDIAN G® Logo are registered service marks of The Guardian Life Insurance Company of America ("Guardian") and are used with express permission. The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004