

Help protect your employees and their families if the unexpected happens

Purchase your medical and specialty insurance from the names you know and trust. AmeriHealth New Jersey has developed a strategic relationship with The Guardian Life Insurance Company of America (Guardian[®]) to make available high-quality specialty products such as Life, Disability, and Accident 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.

A glimpse into what we offer

You can choose to offer Guardian products to complement your AmeriHealth New Jersey core medical benefits. Guardian's product line offerings and high-quality services help enable you to customize benefit programs to meet your employees' needs.

- **Life Insurance** provides a benefit for your employees' loved ones in the event of an employees' death. Guardian has been ranked #1 in new cases sold in 2012.¹
- **Disability Insurance** protects against the financial impact of being unable to work due to injuries or illness. Guardian has been #1 in overall Disability new cases.¹
- **Accident Insurance** provides a benefit payment to employees to be used for any purpose while they recover from a qualifying accident. Their covered benefits may also increase by 20 percent for a child who has an accident while playing organized sports.²

Years of service sets Guardian[®] apart

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 an AM Best financial rating of A++, as of May 2014.

62 percent of bankruptcies result from major medical issues.³

The average out-of-pocket cost for cancer patients is \$1,266 per month.⁴

Get a quote!

To obtain a quote please email GuardianQuoteAHNJDC@ibx.com with the following: Company Name, SIC Code, Zip Code.



¹LIMRA, Year-end 2012 Report, Based on number of Group Life sales.

²The child must be insured by the plan on the date the accident occurred.
The child must be 18 years of age or younger.

³American Journal of Medicine, 2009

⁴Journal of the National Cancer Institute, 10/4/2010

Guardian Accident Insurance (Policy Form #GP-1-AC-IC-12 et al.), Life Insurance (Policy Form #GP-1-R-EPOPT-96 et al. and Long Term Disability Insurance (Policy Form #GP-1-LTD07-1.0, et al) are underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs.

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