



Help protect your employees and their families if the unexpected happens

Purchase your medical and specialty insurance from the names you know and trust. Independence Blue Cross (IBC) 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, Accident, Critical Illness, and Cancer insurances, which offer your employees financial protection from unforeseen hardships and expenses.

The combined strength and expertise of IBC 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 one or more Guardian products to complement your IBC 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 Short Term Disability and Long Term 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
- **Critical Illness Insurance** provides your employees a lump sum upon diagnosis of a qualified critical illness, such as cancer, heart attack, and stroke. Payouts can be used for unexpected out-of-pocket needs and plans can be customized from \$5,000 to \$50,000.
- **Cancer Insurance** provides a benefit payment to your employees upon diagnosis, for any purpose, including non-covered expenses, so they can focus on recovery, not finances.

Get a quote!

Call your Independence Blue Cross account executive for more information.

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 July 2013.

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



ibx.com

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

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

3 American Journal of Medicine, 2009

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

The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not Blue Cross or Blue Shield products. Guardian is solely responsible.

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.

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