8 Guardian

It's easy to use your Guardian benefits

Innovative tools that make it easy and convenient to use your benefits anytime, anywhere.

Guardian is committed to making it as easy as possible for you to use and understand your benefits, with customer service you can depend on.

Find a provider online

- Go to guardianlife.com
- Simply click on Find a Provider under the Resource section in the footer
- · Follow the easy steps to search for a provider

View/print your ID card at Guardian Anytime

- No need for an ID card to use your Guardian benefits. Simply provide your Group ID number to your doctor's office at the first visit.
- However, if you'd like to print out a copy of your ID card, visit the Forms and Materials section of <u>quardianlife.com/login</u> — it's fast and easy.

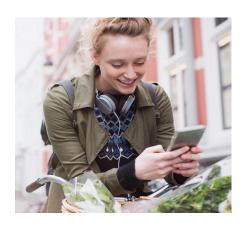
Access to an array of tools

- Guardian Anytime includes easy-to-use tools to help understand the value of your benefits. This includes educational articles and dental cost estimator tools.
- Additional vision tools can be found by clicking the vision button for the View My Plan Benefits and Coverage page.

Real-time assistance

• Speak to a Guardian representative about your benefits and claims for help using guardianlife.com.

Customer Service Center: 1-800-627-4200



Find a provider & ID cards from your phone or tablet:

Guardian's Find a Provider and ID Card App is available through iTunes and Google Play

- Find a Dental or Vision Provider
- Access to your ID card

The Guardian Life Insurance Company of America New York, NY

guardianlife.com

Dental and Vision products are underwritten and issued 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. Plan documents are the final arbiter of coverage. Policy form # GP-1-DG2000, et al, GP-1-GVSN-17. GUARDIAN $^{\circ}$ is a registered trademark of The Guardian Life Insurance Company of America $^{\circ}$

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Register on Guardian Anytime today

Take advantage of self-service to access and manage your Guardian coverage

In response to the coronavirus, Guardian is working to minimize service disruption that could include longer wait times and delays. In addition, the explanation of benefits (EOB) on dental claims will now be delivered electronically using Guardian Anytime.

Now more than ever, our self-service options will save you time and keep you informed. We urge you to register on Guardian Anytime today.

Registering is easy

View this how-to video or follow these simple instructions.

- 1 Go to our <u>self-registration page</u> (guardianlife.com/login) and choose **Member** as your User Role.
 - Note, if you are registering as a dependent, you'll need the Member's Group ID Number(s) and Social Security Number.
- 2 Fill in your member information and Group ID Number(s) provided in this flyer. If you don't see a Group ID Number, contact your HR Department or Plan Administrator (you'll need it to register).
- 3 Create a username and password, click **Submit**, and you're done.

Already registered? Log in to your account anytime.

Services available to you on Guardian Anytime

- Submit claims and track status (except for Life products) including receiving email alerts when dental claims are paid
- View EOB for all of your dental services
- View your summary of benefits
- Find dental cost estimates and educational information
- · Check status of evidence of insurability
- Print dental ID card and access forms and materials related to your coverage

Your Guardian Group ID Number(s):

If more than one number is listed, enter all numbers when you register.

00026548

The Guardian Life Insurance Company of America New York, NY

guardianlife.com

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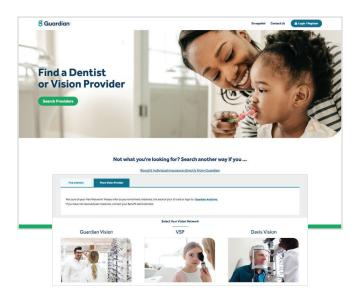
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It's easy to find a network vision provider

Guardian is committed to ensuring that our members have the tools and resources to get the most from their benefits. This starts with making it easy to find a vision network provider. Remember, using a provider in your network is one of the best way to save on important care.

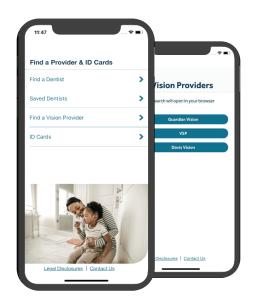
guardianlife.com

- Select "Account/Login" and then "Find a Provider"
- Under "Find a Vision Provider" select your plan type and follow the steps



Find a provider and ID card mobile app

- · Search by name or location
- View in map and get directions
- View, print or email ID cards for use when scheduling an appointment or visiting the provider



Online or on the go — Guardian makes it easy to find a provider

The Guardian Life Insurance Company of America New York, NY

guardianlife.com

Guardian's Vision Insurance is underwritten and issued 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. This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. Policy Form No. GP-1-VSN-96-1 et al. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2020 The Guardian Life Insurance Company of America.

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How to complete your Evidence of Insurability

It's simple, secure and takes just a few minutes to complete online.

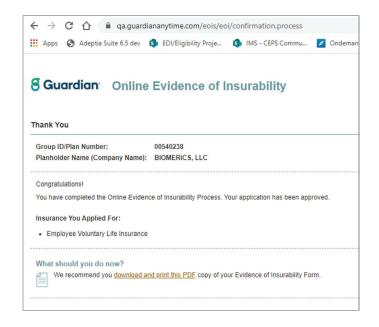
What is Evidence of Insurability (EOI)?

Evidence of Insurability is part of the application process in which you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage. Depending on the amount or type of insurance coverage you are enrolling for, you may be required to provide EOI to Guardian before your coverage can be approved. It's easy to submit your EOI form online and get a decision quickly.

How to submit your EOI online:

- You will receive an email or letter sent to your home. Follow the unique link and click "Register" to start the process.
- 2 Choose "Member" then click "I Agree" to the Member Disclosure Statement and complete your profile. You will need your group ID that can be found on your enrollment materials or in the email/letter you received.
- 3 Once registration is complete, you will receive a confirmation email. Click the link to log into the Guardian Anytime home page.
- 4 Click the blue banner at the top of the home page to complete your Evidence of Insurability.
- 5 Review and acknowledge the Disclosure Statement and click "Continue".
- 6 Review and confirm your Personal Information and click" Continue".
- 7 Answer the Health Questions and click "Continue" to complete your risk assessment.

- 8 To complete your EOI, scroll down, click "Yes" to confirm that you have reviewed the Electronic Consent Statement, Declarations and Authorization pages, and confirm your email address. Type in the last 4 digits of your Social Security number and your last name to esign and click "Submit".
- 9 You will receive an automatic update if your request for coverage is approved or if additional review is needed. If additional review is required, Guardian will provide status updates to you via email until a decision is made.



Questions?

Contact your plan administrator or call our Customer Response Unit at 800-627-4200.

The Guardian Life Insurance Company of America New York, NY

guardianlife.com

Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is not available in the following states: New York and New Hampshire. Electronic EOI is available using most internet browsers. Group Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2021 The Guardian Life Insurance Company of America.