

Enrollment strategies that deliver

**How custom solutions can achieve
implementation and enrollment success**

A Supplemental Income Protection
Program guide for employers



Committed to your success

Guardian is proud to bring leading companies this important income protection program, administered and issued through Berkshire Life Insurance Company of America, a Guardian company.

We focus on the details — so you can remain focused on your business

People are attracted to — and want to remain at — companies that take care of their employees. Non-cancellable income protection available with fixed rates, permanent discounts and issued with no medical exams presents a very desirable way for employees to purchase Individual Disability Income (IDI) insurance.

Our guiding principles

- Build an enrollment and communication strategy that aligns with your company's benefit culture
- Deliver first-class, concierge-level implementation service so you can remain focused on your business
- Utilize an educational approach so that every employee feels confident in their purchase decision — whether they "Apply" or "Decline"



The fundamentals

Ensuring every enrollment encompasses favorable case attributes and the right level of commitment is critical when it comes to positioning your organization for success.

Desirable case characteristics

In our experience, Supplemental Income Protection provides the greatest advantages to those employers that have a:

- High concentration of well-educated and highly compensated individuals
- Track record for successful voluntary offerings
- Stable workforce or industry
- Substantial number of employees at each location



Value

Employees are most satisfied with a new benefit offering when they clearly understand its value and how it applies to their own situation.

Success starts with you

Though every program has its individual characteristics, high employee satisfaction and successful enrollments always begin with the employer's commitment. Here are some ways that you can help position your program for success:

- Support enrollment communication strategies
- Allow sufficient lead time for implementation
- Grant access to employees through home mailings, email and one-on-one phone consultations
- Designate key internal resources, such as Human Resource Manager, Billing contact, IT contact
- Advocate for the program and/or identify a key center of influence who can help advocate for the program

Clear objectives

While employer objectives may vary by program — attract, retain, reward, diversify portfolio — there are several objectives that we focus on attaining in every program we enroll:

- 80%–85% Log In Rate (for programs that offer online enrollment)
- 25% participation for Voluntary programs
- 100% participation for Executive Carve-Out programs
- Increased understanding of existing group disability coverage

Our approach to communications

We recognize that insurance can be complicated. This can cause some employees to have differing levels of trust regarding their company's benefit offering — because they don't understand the value of the product. To overcome this, we use an educational approach so that employees can feel confident in their decision to apply for or decline coverage.

Clear, concise and informative

It is our best practice to use easy-to-understand language — not policy or contractual language — when educating employees. By clearly informing employees of their current income protection levels, and providing the tools to help them calculate their lifestyle-related expenses, employees are able to make an informed decision concerning their need for additional coverage.



Focused

Our enrollment expertise is built on a single concept: education.

Company culture

Learning the specifics about your organization can provide us with the necessary details to create an effective communication strategy that's personalized to your unique business needs.

Company demographics

- Average age
- Occupational mix
- Number of locations

Recent changes

- Organizational changes
- A merger or acquisition
- Increase in insurance costs

Learnings from previous benefit enrollments

- How do you communicate voluntary benefits?
- Do you use "All Staff" communications or a segmented approach?
- What is your primary communication tool?
- Key locations and centers of influence



Steps to a seamless implementation

We are dedicated to providing first-class implementation and enrollment support that always puts you and your employees first. We demonstrate this commitment through a seamless and integrated process that positions your program for success. Your program is about you and the unique needs of your business. While no two programs are alike, we have a firm understanding of the requirements associated with a smooth implementation process, as shown below.

The first step of any program is “acceptance,” which is only complete when we have received:

- Signed Offer Letter
- Delivery of Final Census and Group Long Term Disability (LTD) documentation



Step 1

Step 2

Step 3

Step 4

Acceptance

- Signed Offer Letter received
- Final Census delivered
- Group LTD documentation delivered

Implementation: 4–6 weeks

- Administrative kick-off call
- Confirm start date
- Assess and develop communication strategy
- Finalize billing requirements
- Finalize IT requirements
- Final sign-off for strategy and communications received
- Email test
- Enrollment site walk-through
- Pre-enrollment company announcement

Enrollment: 2–4 weeks

- Educational communications
- Access to enrollment site
- Meetings and follow-ups
- Reminder communications
- Enrollment extension/ends

Finalization: 1–4 weeks

- Coverage effective/initial bill
- Post-enrollment administrative call
- Ongoing administration using Guardian Anytime (view, download, pay bills, terminate/remove employees, print reports, etc.)

Announce, educate and drive to action

Program announcement from the employer

As the most foundational and critical piece of the communication strategy, the Employer Announcement sets the tone for the program. This communication is designed using your company's logo to help reinforce your company's personal message.



Awareness and educational campaign

Emails, flyers, brochures, recorded presentations, courtesy calls and articles can be used throughout the enrollment period as needed to increase awareness and reinforce your company's message. Communications include key information about your program, including enrollment dates, advantages of applying during the enrollment period, and meeting dates. All materials are customized to include your company logos and colors to underscore your endorsement of the program and help the messaging resonate with your employees.



Meeting presentations

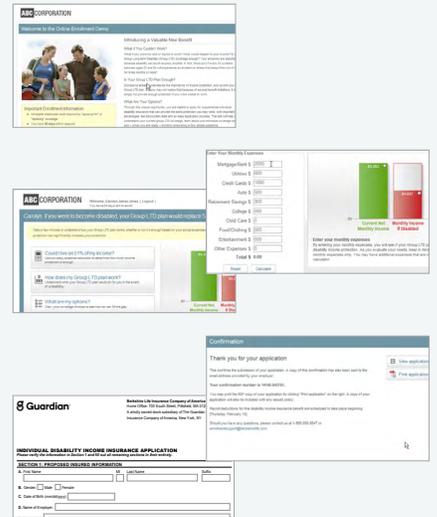
Whether presented on-site or online as a webcast, we design these presentations to both engage and educate your employees. We understand that insurance benefits can be complicated, so we use new innovative ways to effectively educate employees. Our presentations use simple and easy-to-understand language. Plus, all presentations can be personalized with your company logo, colors, and enrollment information.



Online enrollment site

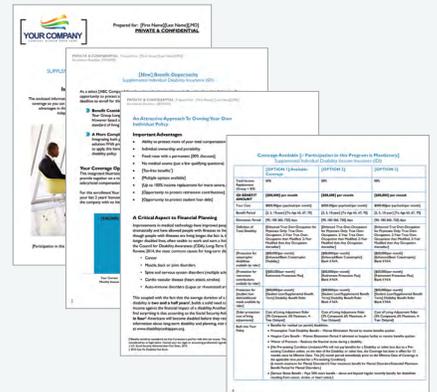
One of the most powerful tools in our communication portfolio is our state-of-the-art online enrollment site. Built upon an educational platform, it provides a personalized income assessment for each employee as well as tools to help them assess their own financial situation. Content that employees generally find most useful includes:

- Best-in-practice e-commerce security
- Personalized income snapshot
- Illustration of their income while disabled (i.e., when receiving benefits from your Group LTD plan)
- Illustration of how supplemental individual disability income can work to provide more income replacement during an extended period of disability
- Monthly expense tool to better understand their unique financial circumstances
- Helpful industry statistics and resources



Individual proposals

- Similar to the online enrollment site, these proposals take an educational approach to provide a personalized income assessment for each employee. We've taken the best of our online enrollment system and made it available in kits on demand so employees choosing not to log in can still have the same positive experience. We also provide pre-printed applications, making the traditional application process as simple and efficient as possible for your employees.



Discover how our custom solutions can help you achieve implementation and enrollment success.

You can depend on us

The Guardian Life Insurance Company of America (Guardian) is one of the largest mutual life insurance companies in the United States, providing high-quality, affordable insurance and financial products. Guardian owns several independent subsidiaries, including Berkshire Life Insurance Company of America (Berkshire Life) — a highly recognized provider of non-cancellable individual disability income insurance.

Individual disability insurance Policy Form 18GI underwritten and issued by Berkshire Life Insurance Company of America, (BLICOA) Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY. For Policy Form 18GI, the expected benefit ratio is 60% (NY). Product provisions and availability may vary by state. In New York: This policy provides disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio is 60%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy form. In New Mexico: These plans have eligibility requirements, exclusions and limitations. For costs and complete details (including outlines of coverage) contact your Guardian representative.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.

© Copyright 2022 The Guardian Life Insurance Company of America.



The Guardian Life Insurance
Company of America

guardianlife.com