

## Billing FAQs

Guardian billing administration for its Multi-Life DI Supplemental Income Protection Program is convenient and on your terms with our easy-to-use, highly secure Guardian Anytime online billing system. With Guardian Anytime you can view, pay or download your company's bill, remove an employee or print a report – anytime, day or night. Best of all, you can remit your payment however you wish – by check, by mail, or via the online system, it's your choice – giving you what you need, when you need it, to best manage your billing administration needs.

### Frequently Asked Questions

**1. Who is eligible to pay their premium on Guardian Anytime?**

Only employers are eligible to pay premium using our Guardian Anytime billing portal. Policyholders (employees) who are submitting payment directly are not eligible and should use the client portal on [Guardianlife.com](http://Guardianlife.com).

**2. Do I have to pay my bill monthly, or can choose another payment mode?**

At the start of the Supplemental Income Protection Program's enrollment you choose a premium payment frequency (monthly, quarterly, semi-annual or annual mode of payment). This is referred to as your Premium Term. Premiums are due on the first day of each Premium Term. If you would like to change your billing frequency, please contact your Billing Specialist.

**3. What are my payment options?**

Remittance options include: Guardian Anytime online portal, pay online, by phone, by check or by wire transfer.

**4. How do I access Guardian Anytime, the online billing portal?**

At the start of the Supplemental Income Protection Program's enrollment, you (or the person responsible for billing administration) will be sent registration instructions along with a link to register via email. Once registered, you can set up your company's profile and online payment information and add additional users as needed.

**5. Do I need to enter my banking information each time I want to make a payment online?**

Guardian Anytime saves your banking information in order to make it easy for you to make online payments periodically.

Please see our Frequently Asked Questions to help clarify our billing process. Should you have any additional questions, feel free to contact us at the following:

866.590.8847

[billing@glic.com](mailto:billing@glic.com)

M-F from 8 a.m. to 4 p.m. EST

**6. Can I set up multiple bank accounts on Guardian Anytime?**

No. You can only set up one account; however, you can change that account at any time.

**7. When will I be notified that my bill is available?**

You will receive your electronic notification approximately 15 days prior to the bill's due date.

**8. How do I pay my bills online?**

Log onto [www.guardiananytime.com](http://www.guardiananytime.com) and in the "I want to" section click on the "Make a Payment" tab. From here you'll be able to pay your bill online.

**9. Am I allowed to edit or delete a payment?**

No. Once a payment is made you cannot edit or delete the payment. However, if you believe that you made a payment in error, please contact one of our Billing Specialists immediately.

**10. When I pay a bill online or by check, when is the payment processed?**

Payments made online before 5:00 EST will be applied to your bank account within one business day. Payments made online after 5:00 p.m. EST will be applied to your bank account within two business days. Exact payments made by check will be posted to your account within one business day of receipt of the payment.

**11. Does Guardian accept payments from foreign bank accounts?**

Yes, provided the payment is in U.S funds and not foreign currency.

**12. Is it possible to accidentally pay an online premium bill twice?**

No, Guardian Anytime only allows each bill to be paid once online. Once you make your payment online and receive a confirmation number, you cannot pay that bill again online, however, you can still use the "pay other amount" field if additional premium needs to be processed. If you pay your bill by check, your bill will continue to show "Unpaid" on Guardian Anytime online until the next bill is generated.

**13. What if I miss a payment?**

If you forgot to pay your company's bill prior to the payment due date, you will receive an electronic reminder notification 15 days after the payment due date. There is a 31-day grace period in which to pay each premium due.

**14. Can I choose a date for recurring payments to be made on the Guardian Anytime system?**

No. Our online billing portal, Guardian Anytime, does not allow for recurring payments to be scheduled. However, in certain circumstances our Billing Specialist may be able to set up an automatic bank draft to occur on the 15th of every month. In this instance, an automatic withdrawal reminder will be mailed to you approximately 20 days before the payment is withdrawn. If paying by automatic bank draft, Guardian Anytime is not available. Please contact your Billing Specialist for more information.

**15. My company has more than one person that manages billing administration. How can they access the Guardian Anytime system?**

You as the primary owner are the only one who can access your group's billing information online. Your user name and password are unique to you. If you'd like you may give additional individuals at your company or even a TPA billing administrator access to the same information as you – or you may set them up with limited access. From the dashboard page of the site "Add a User".

**16. How do I remove an employee that is no longer with the company or on a leave of absence?**

Guardian Anytime allows you to remove an employee from the bill as needed due to termination of employment, leave of absence, or death. To remove an employee, click the "Remove an Employee" link and follow the instructions provided. Employees are terminated as of the paid to date of the policy. To request a specific date contact your billing specialist.

**Refund of Premium**

Employer-Paid coverage:

- If the employee is terminated or removed from the bill more than 31 days in advance of the next

premium due date, premiums may be refunded as applicable.

- If the employee is terminated or removed from the bill within 31 days of the next premium due date, there may be no refund of premium.

Employee-Paid coverage:

- Employee-paid premium is not refunded at time of termination/removal because the policy is individually-owned and portable. As long as the individual continues to pay premiums within the Grace Period of 31 days from the Due Date the coverage will continue, subject to the terms and conditions of the policy.

**17. Is there a report that will show me all the employees I have removed from the bill?**

Yes, you can run a report. Click the "Run Removed Employee Report". You may run reports for a specific date range or for a specific employee using their last name or employee ID#.

**18. How do I ensure that I only pay for those employees currently employed?**

We recommend that you review the details of your company's bill each time you View a Bill and/or Make a Payment. If, after review, you determine that there are individuals on the bill that need to be removed, you may remove an employee from the bill using the "Remove an Employee" feature and then continue to the "View/Pay Bill" tab and click "Recalculate Bill" button. Your bill will be recalculated in order to allow you to only pay for your current employees; the removed employees will no longer be on the bill.

**19. How long will I be able to access my bill images online?**

Bills will be accessible for viewing for up to 14 months. If you need a copy of an earlier bill, please let us know.

**20. Can I get a printed copy of my online bill?**

Yes. You can print your online bill directly from the website. Use your computer's print function to print to your own printer.

**21. Will I still get an invoice/bill mailed to me?**

No, the Guardian Anytime system sends an electronic notification 15 days prior to the bill's due date alerting you that your group's bill is available to view online.

**22. Can I download my bill?**

Yes, you can download your bill in Excel or Comma delimited format, directly from the Guardian Anytime website.

#### **24. Is my company data secure?**

Guardian is committed to safeguarding information assets and satisfying the requirements of state and federal laws pertaining to information security and privacy. Guardian's corporate operational risk management and security policies and standards are derived from a number of industry standards and best practices including, but not limited to, ISO, the ISF Standard of Good Practice, NIST Standards, US Federal Emergency Management Agency's guides, BITS, COBIT, BASEL II, ASIS, FFEIC and others relevant to operational risk management and security. Additionally, they incorporate requirements set forth by state and federal regulations as applicable to Guardian's business operations. They apply to all policies underwritten or administered by Guardian.

Guardian's operational risk & security policies and standards are reviewed on an on-going basis and revised as appropriate based on such factors as evolving business needs, regulatory requirements, new technologies, industry standards and emerging risks. The most recent revision occurred in December of 2015. A history log can be provided upon request.

#### **25. Who do I contact if I have questions about billing or payments?**

You can contact one of our Billing Specialists at 1-866-590-8847, Monday – Friday between the hours of 8 a.m. and 4 p.m. (EST) or via email at [billing@glic.com](mailto:billing@glic.com). You may also click the "Contact a Billing Specialist" link in the "I want to" section located in the upper right hand corner of the site..

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**The Guardian Life Insurance  
Company of America**

**[guardianlife.com](http://guardianlife.com)**

New York, NY

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