

Specialty Services

Independence 

The value of offering your employees Guardian® specialty products

Purchase your medical and specialty insurance from the names you know and trust. Independence Blue Cross (IBC) has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality specialty products including 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.

Add specialty insurance to complement your medical benefits

While your medical benefits protect your employees from health care expenses, Guardian specialty products offer even more income protection when the unexpected happens.

When you purchase specialty products from IBC and Guardian, you get:

- **Convenience.** You and your employees will receive a bundled offering of quality medical and non-medical products.
- **Medical discount.** By bundling products you may qualify for a medical discount.
- **Dedicated claims analyst.** You will have access to experienced claims analysts dedicated to your group to manage your claims quickly and efficiently.

Years of service sets Guardian apart from the rest

Guardian has more than 150 years in the life insurance business and over 50 years of experience in delivering quality, innovative group benefits. With a strong local and national presence, Guardian has received exemplary ratings from the four major rating services,¹ ensuring you reliable service for years to come.

Both IBC and Guardian are committed to exceeding your expectations through quality specialty products with flexible benefit options.

[Get a quote!](#)

CONTACT YOUR INDEPENDENT BROKER AT: (215)355-2121

Guardian is an industry leader

- #1 in Disability cases sold for 9 consecutive years²
 - #1 in STD cases sold in 9 of the past 10 years²
 - Top 3 in LTD cases sold for the past 9 years.²
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ibx.com

1. Ratings current as of 8/13.

2. LIMRA, Year-end 2012 Report, Based on number of Group STD AND LTD sales — excludes reserve buy-outs.

Independence Blue Cross is an independent licensee of the Blue Cross and Blue Shield Association.

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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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