



# Offer the Right Supplemental Health Insurance Benefits for Your Workforce

Supplemental health coverages are some of the fastest-growing insurance products — and for good reason. With the rise of high-deductible health plans, these benefits can help employees pay for out-of-pocket expenses, fill gaps in medical coverage and help serve as an additional financial safety net if a medical event occurs. Below are some current purchasing trends that can help you determine which supplemental health coverages may be right for your unique employee population.

Consider adding these products to enhance your benefits portfolio while helping your company to stay competitive, and attract and retain the best talent.

## Current purchasing trends:<sup>1</sup>



### Accident

Younger employees and employees with children, are more likely to purchase accident insurance



### Critical illness

Middle-aged or older employees are more likely to purchase critical illness insurance



### Hospital indemnity

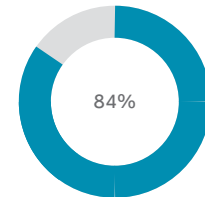
Men, younger employees and employees with children, are more likely to purchase hospital indemnity insurance



### Cancer

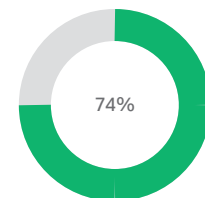
Women and middle-aged employees or older employees, are more likely to purchase cancer insurance

## Job satisfaction



of employees with high benefits satisfaction report high job satisfaction\*

## Job loyalty



of employees with high benefits satisfaction want to stay with their current employer 5+ years\*

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<sup>1</sup> Based on combined proprietary and industry/external data sources. \*The Guardian Workplace Benefits Study<sup>SM</sup>: Fourth Annual, 2016. Guardian Accident, Cancer and Critical Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. These do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. (Accident Policy Form No. GP-1-AC-BEN-12, et al. This policy provides Accident insurance only. IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.) (Cancer Policy Form No. GP-1-CAN-IC-12, et al. and Critical Illness Policy Form No. GP-1-CI-14. These policies provides limited benefits health insurance only). Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. (Hospital Policy Form No. GP-1-HI-15. This policy provides limited hospital insurance only. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services.) 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. Guardian® and the Guardian G® logo are registered service marks of The Guardian Life Insurance Company of America®