



Guardian PlanSource Advantage (PSA) Program

For purposes of the Guardian PSA Program:

“Guardian” means The Guardian Life Insurance Company of America.

“Eligible Employer Groups” means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

“Eligible Product Lines” means those Guardian products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Effective 9/1/19, the Guardian PSA program is no longer available for new groups on PlanSource. If an existing group is using this credit program with Guardian, PlanSource will evaluate the agreement at the employer groups renewal.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees. Credits to each Eligible Employer Group are based on each Eligible Product Line multiplied by the highest number of employees enrolled across all products. PlanSource will apply any credits earned under the Guardian program to an Employer Group’s account in the first month of go-live, once the Eligible Employer Group’s information is uploaded into the PlanSource system and PlanSource and Guardian have verified all enrollment information.

The Eligible Product Lines and respective credit amounts for the Guardian program are listed below in Table 1, with additional notes below:

- Credits apply to existing lines of business (on PlanSource), effective 9/1/19 new lines are not available on this program.
- Maximum credit of \$1.50 (6 or more product lines)
- Credits apply in the month the Eligible Employer Group goes live on PlanSource
- Credits are applied based upon the highest participating across all products

Table 1. Eligible Product Lines for Carrier

Eligible Product Line	Valid Geographic Markets	Valid Employer Sizes	Product Line Credit
Accident	All	51+ Employees	\$0.25
Basic Life & AD&D	All	51+ Employees	\$0.25
Cancer	All	51+ Employees	\$0.25
Critical Illness	All	51+ Employees	\$0.25
Dental	All	51+ Employees	\$0.25
Hospital Indemnity	All	51+ Employees	\$0.25
Basic & Voluntary LTD*	All	51+ Employees	\$0.25
Basic & Voluntary STD*	All	51+ Employees	\$0.25
Short Term Disability	All	51+ Employees	\$0.25
Voluntary Term Life & AD&D	All	51+ Employees	\$0.25
Vision	All	51+ Employees	\$0.25

*When offered together products only count as one approved line