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Guardian's DI@Work™ Enhances Online Enrollment Tool With More Employee Options

NEW YORK, N.Y., April 6, 2010—Employees will have even more opportunities to customize the supplemental disability income (DI) insurance coverage they receive through work, thanks to a significant enhancement just announced by The Guardian Life Insurance Company of America (Guardian).

With a platform built around personalized education and income scenarios, Guardian's exclusive DI@Work™ online enrollment system already offered an employee decision-making experience unique to each applicant. Now, it provides an additional degree of flexibility to offer a greater variety of coverage options—even tailoring the options to different employee groups.

Why expand the range of choices employees may have for this particular benefit? “We wanted employees to be able to make a truly informed decision about which level and type of coverage is best for them,” explained **Donna K. Owens**, Director of Multi-Life Strategy at Berkshire Life Insurance Company of America (Berkshire), the Guardian company that offers its DI@Work™ supplemental DI program.

“Because they own their supplemental DI policies—they can even take them with them when they leave the company—employees tend to be more discerning about this type of benefit, particularly if it's being offered on a voluntary basis,” she said. “So one of our new features recognizes that some employees are visual learners and lets them view the different options in a graph format, while others may require an additional level of detail. For them, we now offer a more detailed, printable version that they can take home to review at their leisure, perhaps with a spouse or partner.”

As for the expanded range of options, employee visitors to the interactive DI@Work™ online enrollment Web site will now be able to select from best-fit coverage options based on not only the maximum benefit amount available to them, but also two additional options configured around benefit amount, benefit period, removal or addition of certain riders, or any combination thereof. (Previously, employees' choices were based solely on variations of benefit amount.) Berkshire's team of specialists will work with benefits managers to help them determine the best options to offer their employees.

Computer-Based Enrollment Becoming the Norm

This latest DI@Work™ upgrade comes at a time when the American worksite enrollment process is rapidly trending paperless. A Guardian consumer survey undertaken in February 2010, *Benefits & Behavior: Spotlight on Technology and Enrollment*, found that 40 percent of U.S. employees enrolled via computer-only versus 12 percent five years ago.

What's more, among the 61 percent of full-time employees who used online enrollment for at least some portion of their employee benefits experience, 73 percent reported that doing so gave them more control, an important aspect of the DI@Work™ experience.

Even more employees (92 percent) cited convenience as a reason they access their benefits online. According to Owens, employers should give equal consideration to their own convenience when selecting a benefits carrier.

“These days, it's particularly challenging to structure an attractive benefits program,” she said. “Benefit costs are increasing. Employee expectations are greater than ever. And employer administrative resources are stretched to the limit. What makes DI@Work™ different from other programs is how little work the employer has to do.”

And, unlike some supplemental programs, DI@Work™ continues to provide ongoing support for benefits managers past the initial enrollment period, with services ranging from payroll deduction reminders, toll-free claim service and targeted engagement tactics for new hires, employees who may have declined the coverage earlier and those eligible for coverage increases.

To learn more about how DI@Work™ can offer organizations more flexibility and their employees more value, benefits managers should call the toll-free DI@Work™ information line at 866-590-8847. Interested insurance brokers may contact the nearest Guardian agency via www.GuardianLife.com/service_center/find_a_local_office.html. Each agency is staffed with at least one Disability Income Specialist, who provides local sales support and service for individual disability income insurance cases.

About Guardian

A mutual insurer founded in 1860, The Guardian Life Insurance Company of America (Guardian) and its subsidiaries are committed to protecting individuals, business owners and their employees with life, long term care insurance, disability income, group medical and dental insurance products, and offer 401(k), annuities and other financial products. Guardian operates one of the largest dental networks in the United States, and protects more than six million employees and their families at 120,000 companies. The company has more than 5,400 employees in the United States and a network of over 3,000 financial representatives in more than 80 agencies nationwide. For more information about Guardian, please visit www.GuardianLife.com.

About Berkshire

Berkshire Life Insurance Company of America, Pittsfield, Mass. (Berkshire), is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, N.Y. Its key missions are to grow Guardian's disability income and long-term care lines of business and to research and develop new insurance products. More information about Berkshire can be obtained at www.BerkshireLife.com.