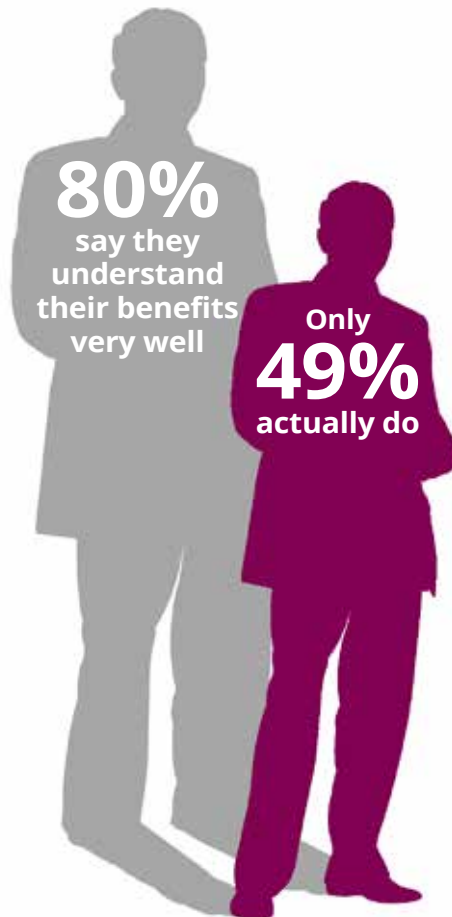


Workers Overestimate Their Employee Benefits IQ. How Big of a Problem is That?



Working Americans don't understand their employee benefits as well as they think. We asked a variety of true/false questions about group insurance products and terminology. While IQ results varied, the average grade of C clearly indicates a need for more effective education and benefits enrollment support.

(F) **1 in 5 Working Americans Failed**

3 areas where employees scored poorly:

- X** Insurance terminology
- X** Supplemental health coverage and how benefit payments can be used
- X** The % of salary that disability insurance usually replaces

Working Americans want an employee benefits enrollment experience that includes:

- Clear, simple explanations of benefits such as a glossary of terms
- Personalized information tailored to their age, life stage, or financial situation
- Access to expert guidance from an advisor or benefits specialist to answer questions
- Online support including interactive tools to educate and engage them

For the full story, read the research brief, "Closing the Gap" from The Guardian Workplace Benefits StudySM: Fourth Annual, at GuardianAnytime.com.



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