



Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is Against the Law

Guardian and its subsidiaries comply with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, ancestry, religion, marital status, age, disability, sex, sexual orientation, gender, or actual or perceived gender identity. It does not exclude people or treat them differently because of their race, color, national origin, ancestry, religion, marital status, age, disability, sex, sexual orientation, gender, or actual or perceived gender identity.

Guardian and its subsidiaries provide free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters; written information in other formats (large print, audio, accessible electronic formats); and it provides free language services to people whose primary language is not English, such as qualified interpreters and Information written in other languages. These aids and services will be provided to you in a timely manner upon request. If you need these services:

For group insurance, call the telephone number on your identification card
For Individual Coverage, please call 844-561-5600
For TTY/TDD, Dial 7-1-1

If you believe that Guardian or one of its subsidiaries has not provided these services or if it has discriminated against you based on race, color, national origin, age, disability, sex, or actual or perceived gender identity, you can file a grievance with:

Guardian Civil Rights Coordinator
ATTN: Chandra Downey, Assistant Vice President Commercial & Government Markets Compliance
The Guardian Life Insurance Company of America
10 Hudson Yards
New York, NY 10001
212-598-8000

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Guardian Civil Rights Coordinator is available to help you.

If you believe that Guardian or one of its subsidiaries has not provided these services or if it has discriminated against you based on race, color, national origin, age, disability, sex, or actual or perceived gender identity, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

By mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue
SW Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019
1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

Guardian subsidiaries include First Commonwealth Inc. subsidiary companies, Managed DentalCare, Managed DentalGuard, Inc., Avēsis Incorporated, Premier Access Insurance Company and Access Dental Plan, Inc.

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