

eConsent Statement

STATEMENT OF RIGHTS AND CONSENT TO RECEIPT OF ELECTRONIC RECORD

You are not required to conduct business electronically. However, this disclosure is to obtain your consent to proceed applying for Guardian products and services online. By providing your consent in the manner set forth below and clicking the "Proceed to Payment" button at the bottom of the Page, you will be able to apply for Guardian products and services online.

Disclosures to You by Guardian and Your Consent to the Use of Electronic Records

Your consent is being sought by Guardian. Guardian makes these disclosures to you prior to asking you to consent to the use of an electronic record to provide or make available information to you. This disclosure and consent conforms to the provisions of the U.S. Electronic Signatures in Global and National Commerce Act ("E-SIGN"), codified at 15 U.S.C. Section 7001 et seq.

Disclosures to You by Guardian

1. **Summary of Your Consent.** At the bottom of the Fraud Warning page on the mydental.guardianlife.com website, after you have reviewed these disclosures, you will be asked to give your consent (your "Consent") to Guardian's use of an electronic record rather than paper format to provide or make available to you the following information (the "Information") via any Guardian website or by e-mail (collectively "Electronic Record(s)"), subject to the conditions and other requirements discussed below:
 1. Information contained in (or visibly referenced by a link contained in) the website location you are now reading; and
 2. Information related to your online application for a Guardian product or service; and
 3. Information contained in any and all e-mail messages constituting legal notices or other communications related to Guardian products or services (including without limitation, changes by Guardian to the procedure for online enrollment set forth in this website) sent to you in the future by Guardian or its representatives during the course of your relationship with Guardian (the "E-Mail Messages"), addressed with the Internet e-mail address you supply to Guardian in the "Personal Information" section of the Mydental.guardianlife.com website; and
 4. Information in any Guardian website location that is visibly referenced by a link contained in E-Mail Messages.
2. **Hardware and Software Requirements.** As of the date you are reading this paragraph, your hardware and software requirements for access to and retention of the Electronic Records are the following, at a minimum:

Website browser at least equivalent to Microsoft Internet Explorer 11.x, Google Chrome 46 and above and equipped with SSL security of no less than 128 bits;

 1. Internet e-mail software reasonably capable of sending and receiving Internet e-mail

messages to and from Guardian, as demonstrated in the method required provided below as part of the Consent, together with authorized access to an e-mail account with reasonable inbox and outbox message storage, and the ability to access information in website locations visibly referenced by a link in an e-mail message; and

2. Computer or other device (together with appropriate operating system and application software), that is capable of accessing the public Internet using a modem or other interfacing hardware that provides connectivity to an Internet Service Provider via ordinary telephone lines, cable television, DSL, T1 or any other communications medium, or using a direct networked connection, and is reasonably capable of (i) storing Electronic Records in electronic format and accessing such stored Electronic Records, or (ii) printing Electronic Records on paper or converting Electronic Records to another medium that provides reasonable retention and access.
3. **Change in Hardware and Software Requirements.** After you have given your Consent, if Guardian changes the hardware or software requirements needed for you to access or retain Electronic Records, and this change creates a material risk that you will not be able to access or retain a subsequent Electronic Record, Guardian agrees to provide you with a revised statement of the hardware and software requirements for access to and retention of the Electronic Records. You agree to provide Guardian with your Internet email address, keeping it current by updating the Internet email address on record in Mydental.guardianlife.com in the section labeled "Personal Information".
4. **Withdrawal of Consent.** After you have given your Consent, you may withdraw your Consent to Guardian's use of Electronic Records by contacting the Customer Service department through the following [Privacy Policy](#) link. Withdrawal of Consent will immediately remove your access to the product or service you signed up for initially. You will have to complete the process again to re-instate your use of the service.
5. **Requesting a Paper Copy; Handling Fees.** After you have given your Consent, if you desire any paper copies in addition to those you may choose to prepare yourself by downloading and printing out a copy of Electronic Records, you have the right or option to have provided or made available to you a paper copy of any Electronic Record relating to your use of Mydental.guardianlife.com services. You may exercise this right or option, by contacting our Customer Response Unit phone number listed on your insurance card. Guardian does not intend to charge a fee for this service. We do, however, reserve the right to do so in the future and will provide 30 days advance notice to all users through the system.

Your Consent to the Use of Electronic Records And Demonstration of Your Ability to Access Information

In accordance with the foregoing paragraphs of Disclosures to you by Guardian, if you desire to give your Consent to the use of Electronic Records to provide or make available the Information described in paragraph 1 above, click on the "**Proceed to Payment**" button. If you click on that button, your Consent to such use of Electronic Records will be sent to Guardian via the Mydental.guardianlife.com website. The receipt of your Consent by Guardian will serve to demonstrate that you can access Information in electronic form provided or made available to you by the Mydental.guardianlife.com website.

Upon receipt of such Consent, Guardian will continue with the application process you requested by following Internet links to access this application.