

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is Against the Law

The Guardian and its subsidiaries comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Guardian and its subsidiaries does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The 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 provides free language services to people whose primary language is not English, such as qualified interpreters and Information written in other languages.

If you need these services:

- For group insurance, call the telephone number on your identification card;
- For Individual Coverage, please call 844-561-5600.

If you believe that The Guardian or its subsidiaries has not provided these services or if Guardian has discriminated against you on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Guardian Civil Rights Coordinator
ATTN: Manager Compliance Metrics, Corporate Compliance
Guardian Life Insurance Company of America
7 Hanover Square - 23F
New York, New York 10004
212-919-3162

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

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>