2016 CEO Awards
Celebrating Our Employees

GUARDIAN
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CEO Message

Every day, people do remarkable things at Guardian.

This magazine honors our 2016 CEO Award winners, who have made significant contributions in helping move our company forward. The individuals profiled in the following pages not only exemplify our values but also demonstrate what can be accomplished by focusing on the customer while growing our business in an ethical, profitable and sustainable way.

Congratulations again to this year’s winners. I hope you will enjoy their stories and take inspiration from their leadership at Guardian.

Deanna

Deanna Mulligan
President and Chief Executive Officer
The Guardian Life Insurance Company of America
Jean Barry
Project Manager II, Individual Markets

Jean was the program manager for Guardian’s response, planning and implementation strategy for the Department of Labor’s (DOL) Fiduciary Rule, where her already demonstrated capability and consistently high performance were put to the test given the complexity of the multi-functional, compliance-driven regulatory response in a relatively brief period of time.

Jean developed a disciplined program for Guardian, Park Avenue Securities and GIAC, creating a collaborative and inclusive environment they have the tools they need to be successful – all while keeping the end customers’ experience front of mind at all times.

Solving problems, for both our customers and our company, is absolutely the most rewarding part of my job. For the past year, I have been part of the DOL team working to ensure our organization is prepared to comply with the new Fiduciary Rule.

We approached the project in a way that focuses on the continued strength of our agency system, ensuring delivering high-quality solutions while preparing our organization for a new fiduciary environment directly links to Guardian’s continued success in the future.

— Jean Barry

Praise Jean on her award

She also managed multiple vendor work streams to ensure alignment. The effort was on task, on time and on budget. In fact, Guardian avoided costs as a direct result of her discipline and control around managing critical deliverables.

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Jamie Boehm
Marketing Manager, Individual Markets

I love working at Guardian because my personal values align so closely with those of our company. I was raised to be kind, helpful and humble and to always do the right thing, no matter how hard it was. Whether at work, while running my non-profit, or at home with my kids, I am highly aware that the legacy we leave behind is completely defined by the type of person we choose to be.

There are so many examples of Guardian’s commitment to our core values, but a couple that demonstrate to me that people really do count are our company’s investment in diverse, supportive work groups, cutting-edge initiatives such as Guardian on the Go and transparent conversations from the top down.

I am proud to be part of such a caring and ethical organization.

— Jamie Boehm

Jamie played a significant role as the marketing lead for the Disability Insurance Quote Tool, working across product, operations, technology, and vendors, resulting in increased leads, policies sold and premiums.

She took the initiative to assess how the outcomes and learnings from this experience might be replicated across other business areas, which are currently being tested.

As the lead marketer for eSuite, Jamie worked with the business to develop new and innovative ways to increase General Agent and Financial Representative adoption with a direct impact on their client experience, productivity and ease of doing business.

Praise Jamie on her award
Lisa Brooks-Pelc
Business Program Leader, Group and Worksite Markets

- Lisa led the development and delivery of two new dental PPO products into the Direct to Consumer (DTC) market for families and retirees. She collaborated with a cross-functional matrix team to file and get approval in 26 states.

- Under Lisa’s leadership, the digital channel was optimized and the team achieved a 51% reduction in the cost per acquisition compared to last year. Financially, this digital DTC web channel grew 48%, with limited marketing investment and resources.

- To support the DTC product strategy, Lisa focused her team on developing two new supplemental health products, Accident and Critical Illness, which are now approved for sale in 27 and five jurisdictions and filed in 17 and 25 jurisdictions, respectively*. She and her team pursued and achieved a flexible plan design allowing for variability, which is an advantage to the business for alternative distribution partnerships.

Praise Lisa on her award

The only way to successfully create something new and innovative is by embracing diverse perspectives, encouraging different points of view and working collaboratively across the Guardian organization.

When I started working at Guardian three years ago, the things that resonated with me the most were how people genuinely want to help you succeed and how they care about doing the right thing for the company and the consumer.

Our values are not just a few statements on our website; they are something employees here embrace and think about as they do their jobs every day.

— Lisa Brooks-Pelc

*As of March 31, 2017
Lori Fanning
Manager, Case Installation and Review, Group and Worksite Markets

- Lori has a history as a consistently high performer who has covered various Customer Service Delivery areas, including Customer Eligibility Payment Services, the Customer Response Unit and New Business Benefit Services (NBBS).

- Her expertise has helped achieve reduced turnaround time on cases, reduced handling time, improved quality and fewer broker escalations to management.

- With the new goals and objectives coming out of the New Client Case Implementation Program (NCCI), Lori built out new performance goals and metrics that better aligned staff to support our customers. She used daily meetings to reinforce how the new goals and objectives tied into the new procedures.

Praise Lori on her award

As we continue to get closer to our customers, it is imperative that we understand their needs, expectations and how they want to interact with Guardian. The New Client Case Implementation project broke down silos by bringing together a diverse group of individuals with a common goal of improving our customers’ implementation experience.

In a relatively short period of time we were able to implement technology and process changes, create tools and resources for our teams, provide training to our staff and establish new operational measurements.

Our people are really at the heart of our success. The NCCI initiative showed us what is possible and has set the foundation to continue on this transformational journey.

— Lori Fanning
Melanie Haen
Business Analysis Manager II, Group and Worksite Markets

Melanie was involved in a number of key strategies for Group and Worksite Markets, including ramping up the New Business and Benefit Services (NBBS) work at Data Telesis (now Guardian India) as the work transitioned from the previous vendor. She also led the effort for straight-through processing in the New Client Case Implementation Program.

Melanie built data feeds from the SUREquote Consolidated Proposal System to eliminate collecting duplicate information. Melanie also presented pre-populated data and intelligent data entry fields in Guardian Anytime for customer prompts and a better experience.

Praise Melanie on her award

I wake up happy every day and that’s in large part because I really like my job at Guardian. I am fortunate to work on a customer-facing application that moves and changes at a rapid pace.

It’s rewarding to get feedback and incorporate new ideas into actionable items that deliver a comprehensive and streamlined user experience to our sales teams, brokers and fellow Guardian associates. But most importantly, I work with people I truly respect and admire. They are intelligent, motivated, creative and dedicated and I draw my inspiration from them.

Our team is successful because of strong collaboration and communication skills and a shared vision of doing the right thing.

— Melanie Haen
Karen Higgins
Team Manager, Regulatory Consultant, Group and Worksite Markets

- Karen played a key role in launching five new products to market in 2016 and anticipating at least four additional products in 2017.

- Karen was a key contributor in executing upon the Direct to Consumer roadmap, which aligns to Guardian’s strategic focus of growing and diversifying our business through individual dental, individual accident approvals and more.

Praise Karen on her award

Many great ideas and solutions have come from the relationships that I have built with my internal business partners across the enterprise. This collaboration and knowledge sharing is a critical success factor any time we move a product through the labyrinth of concept to implementation.

In 2016, we entered the Direct to Consumer market with a family and retiree dental product and will soon have a Direct to Consumer accident and critical illness product available.

We are also working closely with our partners at Avēsis to develop a new, agile Guardian vision product that can incorporate any network. This will be a first-of-its-kind offering for Guardian. Without the input of many, none of these products would exist. It truly takes a team effort to achieve success.

— Karen Higgins
Alisha Hightower
Director, Avēsis Government Programs

- Alisha oversees the Medicaid Dental program that Avēsis/Premier Access administers for the state of California. She is responsible for ensuring that network access and appropriate dental care is provided to 350,000 Medicaid beneficiaries, while also managing the financial results of the program.

- When a premium withhold refund was not as expected, Alisha filed a notice of dispute and represented all three of the impacted dental plans in meetings with the Department of Managed Healthcare Services.

- After almost 18 months, the state agreed with her assertions, returning $8 million of previously withheld premium and directly impacting 2016 results.

Praise Alisha on her award

Collaborating with my peers is the most rewarding part of my job. I was brought up on three main principles: ask questions when you don’t understand, two heads are better than one and respect everyone. My success has been a direct reflection of those principles and my peers at Premier (now Avēsis), who have inspired me, educated me and at times set me straight.

As the saying goes, 'It takes a village,' and this has never been so true as the team who works on the California Medi-Cal Dental program. I am thankful to them for rolling up their sleeves, taking on big initiatives and working together for the success of the program.

— Alisha Hightower
David Hummel
Senior Director, ReedGroup

- David led the application team for the Aon absence management and ReedGroup integration project. The acquired applications (360ASP and Nucleus Nv4) needed to be replicated on new hardware and software in the Guardian-hosted environment.

- He led the development team while controlling costs, minimizing change and maintaining reliability to deliver this critical work stream.

Praise David on his award

Sometimes, doing the right thing can be the hardest thing to do; however, doing the right thing is how you build a culture of respect, growth and impact.

As the Guardian, ReedGroup and Aon teams came together to complete the Aon integration last year, there were many instances where we saw challenges or delays.

— David Hummel

Regardless of what the issue was or who may have created it, our focus was on doing the right thing and partnering to come up with the right solution.

When you drive the right behaviors and thought processes, the results will speak for themselves.

— David Hummel
Jodi Ieva
Senior Meeting Planner, Individual Markets

- Jodi led an extraordinary effort responding to six major incentive events across the company canceled due to Zika and resulting in rescheduled events, flawlessly executed with the highest client/participant ratings in the last five years.
- Event planning of this magnitude requires nearly two years. With enthusiasm and a “can do” attitude, Jodi delivered all event planning within four months, overcoming significant obstacles.

Praise Jodi on her award

After months of preparing for an event, whether for 20 people or 1,200 people, it is fulfilling to see a program come to life with all the details.

From the experience that we aim to create for our attendees, to the content that we build with our business partners, our goal is to achieve the highest return on investment for Guardian.

I would not be able to do this job if I didn't have such a great team of people that I work with every day.

— Jodi Ieva
Jackie Levine
Assistant Vice President, Law

- Jackie identified and remedied a pension plan issue that posed a significant risk to Guardian.

- She worked tirelessly toward a resolution that required sensitivity in approaching the multiple constituencies affected while remaining steadily committed to a compliant outcome.

Jackie later led, with outside counsel, a multi-month comprehensive audit of our Guardian employee plans, which concluded in late October, with remediation efforts on those findings now underway.

Praise Jackie on her award

As an Employee Benefits attorney in Guardian’s Law Department, my approach is to combine strong legal acumen with critical thinking and a strategic mindset, while remaining mindful of my obligation to ensure compliant outcomes and mitigate risk.

Throughout my career, I have learned that it takes a team to unwind or solve problematic or sensitive situations. Collaboration is critical in a corporate environment.

and I always try to build relationships with my business partners that foster their confidence when I insist on changes in order to maintain legal compliance.

I have enjoyed the opportunity to think through difficult issues and move initiatives forward.

— Jackie Levine
Don McIlmurray
Director, IT Infrastructure Service Management, IT and Enterprise Shared Services

- Don played a pivotal role in the technology integration of Aon’s absence management business into ReedGroup, as the infrastructure and platform lead for the project. Transitioning this business presented a number of significant technical challenges, and alignment of resources was just as complex.

- Under Don’s leadership, a global team from the three companies (Guardian, Reed and Aon Hewitt) was assembled. Although the team had competing priorities and differences in corporate cultures, Don’s focused, organized and thoughtful leadership was instrumental in the team cohesion that ultimately drove the project’s success.

Praise Don on his award

Guardian gives those who desire it the opportunity to excel and lead, in whatever capacity may be appropriate for their situation.

I value the company and its leadership for believing in people and investing in their future, asking them to lead by example and working for the benefit of others, so that we can all achieve successful outcomes. The focus is on the goal and not on individual success; none of us could be as successful on our own as we are together.

— Don McIlmurray
Peter O’Brien
Senior Director, Operations & Administration, Investments

- Peter developed cash forecasting protocols by segment to manage money received from interest payments, maturities and sales against money going out for purchases, and maximize returns.

- He led weekly meetings with the Investments Senior Leadership Team, Portfolio Managers, Treasury and other interested parties, which enabled the appropriate Portfolio Managers to effectively manage Guardian's liquidity position by segment.

- Peter also enhanced the investment expense methodology to isolate the cost for each asset class in basis points for enhanced transparency, and was recognized by the Chief Financial Officer regarding his efforts on this project.

Praise Peter on his award

The goal of the Investments department is to deliver a competitive dividend and offer financial security to our policyholders.

Our team is made up of several different areas that are dependent on each other for a smooth workflow and superior results. The continuous input and communication from each area is essential in facilitating our continued success. Each collaborative effort helps to shape the overall department into a profitable and efficient division.

My position requires me to interact with every discipline within our department, facilitating communication and providing insight and solutions. Helping the team to operate more efficiently is quite rewarding and one of the reasons I enjoy my job so much.”

— Peter O’Brien

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Mike Paulucci
Assistant Vice President, Facilities Services Administration, IT and Enterprise Shared Services

- Mike led an extraordinary effort with the delivery of the new Bethlehem workplace*, a multi-year, transformational project that was delivered ahead of schedule and under budget.
- He oversaw the entire process end-to-end, and his leadership, persistence, contribution and personal sacrifice resulted in the delivery of a new building recognized in the Lehigh Valley as further bolstering Guardian’s presence in the region.
- This monumental accomplishment is an innovative solution that provides for greater productivity and efficiency while applying new corporate standards and procedures.

Praise Mike on his award

The most rewarding part of my job is doing something new each day. In Facilities and Operations, you never know what the next challenge is going to be.

We serve numerous customers, from internal employees to guests in our buildings to patients in our dental centers. Each set of customers has unique needs and requirements and it’s our goal to provide a high level of customer service to each of those customers.

— Mike Paulucci

*Guardian’s new Bethlehem workplace achieved LEED Gold certification for implementing practical and measurable strategies and solutions aimed at achieving high performance in sustainable site development, water savings, energy efficiency, materials selection, and indoor environmental quality.

Internally I always look to do a task better, more efficiently and to always ‘ask why.’ I never like the answer, ‘Because we have always done it that way.’ I like to question the reason behind how my team functions and to look for new solutions to existing problems.

— Mike Paulucci
Beata Rogala
Second Vice President, Enrollment and e-Business, Group and Worksite Markets

- Beata developed a program to decrease the use of paper enrollment forms and increase the use of online enrollment at a client’s initial installation, with a goal of creating a significantly better experience for our brokers and clients.

- She created an end-to-end online installation and enrollment process that would enable cases to be set up in the Guardian Anytime platform in six business days or less. The process also allows the client or broker to determine the enrollment period and once enrollment is completed, to fully install the case in three business days.

- Beata coined the phrase “6+E+3 Installation process,” which is now part of the new business onboarding lexicon.

Praise Beata on her award

Every day, we see how what we work on is both positioning Guardian as a progressive carrier and also contributing to how we win in the marketplace.

I continue to see a common theme of ‘Bold and Big’ in everything we have been doing here in the past several years. Changing business and operational models or getting closer to the customer requires completely new perspectives and change in the mental model of how things work internally.

Being brave to challenge the status quo is not one person’s job at Guardian. It’s really how we work together across every part of the organization that is key to a successful and transformational change that is happening today in our business. That’s what makes us different and that’s what makes me excited to come to work every day.

— Beata Rogala
Paul Saylor
Second Vice President and Group Actuary, Group and Worksite Markets

- Paul enhanced Group’s 2016 renewal rate-setting process, which drives the earnings margins and persistency on a $4 billion block of business. He also created new customer-level elasticity analysis, which will serve as a foundation for further improvements in 2017.

- He identified and led the resolution of an issue with our dental network data, working with IT, Claims and the Dental Networks to fix a customer-facing problem.

- Paul provided strategic guidance to the Dental product team, helping the team identify challenges and implement solutions that are focused on long-term competitive differentiation.

Praise Paul on his award

The change in the employee benefits space driven by consumers, regulators and broker consolidation requires that Guardian take the initiative to remain relevant in the industry.

It’s not a matter of being comfortable; instead, we need to change to meet the needs of our customers. In order to accomplish this change, our actuarial team is focused on being a trusted business partner with our sales, underwriting and dental network colleagues.

Key to our success is embracing diverse experiences/perspectives and better understanding the needs of our end customers.

— Paul Saylor
Paige Scott
Regional Service Director, Group and Worksite Markets

- Paige was a key member of the New Client Case Implementation project, which changed the Group business onboarding process by creating a more effective new business data collection tool, effectively defining stakeholder responsibilities and significantly improving operational turnaround times and overall satisfaction.

- She developed and led the Group sales rollout and communication plan and played a key role in creating a new tool (Case Profile), designed to collect new sales data shortly following the notice of a sale.

- Case Profile has yielded tremendous success through shortened turnaround times, improved reporting and transparency during the onboarding process and enhanced sold case accuracy. Finally, it garnered positive feedback from our market partners.

Praise Paige on her award

Collaboration is extremely important to achieving our goals. As the Group and Worksite Markets business has changed its service model to better meet market needs and demands, it has allowed us to introduce new ways of thinking as we have brought in many new associates with diverse experiences.

It has been an important way to drive change and satisfy our customers and their brokers and provide the right experience for our customers’ employees. Whether this is when they enroll, or call with a question or file a claim, we need to be easy to do business with and meet their needs.

Guardian has invested in the processes, tools and technology to improve these experiences, and most importantly, our focus on customer-centricity leads to greater satisfaction and loyalty, which in turn enables us to grow our business.

— Paige Scott
Angel Tobar
Director, Access Dental Operations and Procurement

Angel implemented systems that maintain robust Occupational Safety and Health Administration program guidelines in our offices. This has enhanced the safety of the staff and dental patients by minimizing the operational risk profile in Access Dental Services (ADS) centers. He filled more than 1,000 days of provider coverage (finding a provider dentist for full-time equivalent dentists that had time off). A conservative estimate of providing this coverage resulted in a $2 million contribution to the top line and $320,000 to the bottom line. This lead to an average success rate of 90% every month for dentist vacancies.

Without Angel’s efforts, many of the ADS patients would have sought treatment elsewhere, and customer service standards for the businesses would have been severely impacted.

Praise Angel in his award

Guardian’s values of ‘People Count’ and ‘We Do the Right Thing’ are at the core of my day-to-day interactions in the retail health care business.

As part of a team of professionals that collaborates to provide a safe environment for our dental center teammates and their patients, I take great pride in having the opportunity to make a positive effect on someone’s life through the work I do.

Any initiative that improves our safety outcome and patient experience is never off the table. And while I know that I will not always have the answer to all the questions, I can draw on the knowledge and experience of my peers to go above and beyond for our dental center patients.

— Angel Tobar
Ronnie Welch
Director, IT Audit, Corporate Finance

- Ronnie enhanced customer service and improved the customer experience through innovative solutions that leverage external market knowledge and internal best practices. Ronnie has done a tremendous job at improving the value provided by, and the effectiveness of, his IT Audit team.

- His recent focus on cybersecurity has supported and complemented IT’s efforts and provided the Audit and Risk Committee of the Board with a direct sightline and transparency to a topic of extreme interest.

Praise Ronnie on his award

As Guardian focuses on getting closer to its customers, we will continue to assess risk and ensure appropriate controls are in place to support any new capabilities, products and services we provide to our customers. Our charge is to continue to provide ongoing monitoring and evaluation of the organization’s risk management practices as well as provide recommendations and advice based on the company’s risk appetite.

Each day presents new tasks and challenges where we need to apply critical thinking skills and professional skepticism.

— Ronnie Welch
Patrick Welti
Director and Assistant Actuary, Individual Markets

Patrick played a significant leadership role in supporting actuarial transformation, converting actuarial models to the GGY AXIS platform, which will enhance actuarial talent mobility.

He led the work that delivered the Disability Income (DI) model for cash flow testing, economic capital and other critical work ahead of schedule, using half of the consulting hours allocated to the DI work stream.

By going the extra mile in learning the software, he became so proficient that it saved Guardian hard dollars and allowed us to kick off the next phase earlier than planned.

Praise Patrick on his award

Collaboration is a key part of my work. I’m fortunate enough to be able to work with a diverse group of people on a variety projects. These include the AXIS to ALFA model conversion, Big Data and the Actuarial Student Committee.

My projects have team members in New York, Pittsfield, Bethlehem and some who work off campus. It’s exciting how Guardian is embracing technology that increases collaboration between sites. I appreciate how Guardian on the Go, in combination with Skype, has allowed me to design a work arrangement where I am at my most productive, while significantly increasing the amount of time that I have with my family.

— Patrick Welti
Guidelines

The CEO Award is open to all Guardian employees. Criteria for nominations include:

- Exemplary leadership contributions (beyond assigned responsibilities) that had a significant positive impact on our business

- Clear modeling of Guardian’s values and positive leadership practices, including the Guardian Leadership Model

- Distinctive accomplishments that required a significant commitment of time and skill