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GUARDIAN SURVEY:

DESPITE PERCEIVED EFFECTIVENESS, MOST EMPLOYEES WHO PARTICIPATE IN WELLNESS PROGRAMS DO NOT STAY COMMITTED

Cash, Gifts and Extra Vacation Days Motivate Employees to Run on Their Tread Mills and Put Out Their Cigarettes

College Grads Are More Likely to Enroll in Wellness Programs and Believe that Yoga, Tai Chi and Other Alternative Medicine Practices Should Be Covered by Insurance

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NEW YORK, March 31, 2008 — As wellness programs grow in popularity, employees overwhelmingly see value in these healthy activities, but don't stay committed to them according to a new survey from the Guardian Life Insurance Company of America (Guardian). Nearly half of employees who have participated in wellness programs in the past three years admit that their commitment trails off after just a few years.

But there's hope...

I'll lay off the trans-fat if you send me to Tahiti

- Employees (68%) believe that incentives such as cash, gifts and extra vacation days can help them to shore up the willpower to adopt healthier behaviors such as exercising, eating properly and kicking their smoking habits.
- Two-thirds of all employees and 85% of those who are currently enrolled or have participated in a wellness program in the past three years say that these programs are very effective in promoting good health.

Guardian, a leading provider of employee and voluntary benefits, including group medical plans conducted the survey, Benefits & Behavior: Spotlight on Group Medical, to gain insight about consumer viewpoints on health, wellness and medical insurance.

According to the study:

- Three in 10 employees either currently participate and/or have participated in a wellness program in the past three years.
- Only 35% of employees report that they have access to wellness programs at work. And half of those who believe that they have access at work are currently enrolled in a program.

"Workplace-based wellness programs are growing in popularity with employers, largely to promote prevention and early intervention as a means to help control the cost of healthcare," said Tim Bireley, vice president, Group Medical, Guardian. "With only a third of employees reporting that wellness programs are available at their jobs, employers and the benefits industry have to do a better job of increasing awareness about these programs. There is also an enormous opportunity to educate small and

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midsize business owners about the benefits of wellness initiatives. If most employees at companies large and small were actively participating in wellness programs we might see a significant decline in the cost of medical care in the United States. "

A separate 2007 Guardian survey, shows that larger employers are more likely to embrace wellness programs.

- 82% of small employers, 90% of midsize employers and 99% of large employers see value in implementing wellness programs. Yet only 57% of the small businesses that value wellness programs have implemented some type of plan.
- This is compared to greater adoption in larger companies: 79% of the midsize businesses and 90% of large businesses that value wellness programs have one in place.

"Wellness programs can be simple, affordable and fun," said Bireley. "Employee incentives can be as elaborate as offering a trip to Tahiti in exchange for exercising an hour each day, or as basic as an extra vacation day for kicking a smoking habit. Insurance companies can make wellness efforts easier for business owners by embedding programs such as gym membership and alternative medicine discounts into their health plans or offering a free nurse line number that employees can use for preventative care. "

Diplomas, Yachts, Tai Chi, and Pilates

College graduates and the affluent are most likely to have participated in a wellness program in the past three years. Those with at least some college are more likely to favor health insurance covering complementary alternative medicine techniques.

Alternative techniques or practices that employees believe should be covered by insurance:

- Chiropractic - 72%
- Nutritional counseling - 71%
- Acupuncture - 57%
- Herbalism/Botanical Medicine - 49%
- Homeopathy - 45%
- Reflexology - 41%
- Personal Training - 41%
- Osteopathy - 40%
- Yoga - 39%
- Pilates - 31%

Guardian—which has long covered chiropractic and acupuncture in its health plans—gives plan participants access to complementary alternative therapies, including yoga, Pilates, tai chi, massage, nutritional counseling, homeopathy, hypnotherapy and holistic medicine. Guardian provides discounts in partnership with Healthways WholeHealth Networks. Participants receive up to a 30% discount at more than 36,000 providers nationwide. Employees can use their flexible spending accounts or health savings accounts to pay for certain treatments.

"Employees often pay for these procedures out-of-pocket and value insurance plans that offer either full coverage, or discounts on procedures that can complement traditional medical care," said, Susan O'Connor, RN, assistant vice president, Group Medical at Guardian. "Giving employees access to complementary alternative medicine services as part of a wellness plan is about providing them with more individual choice. More employees will become engaged in a wellness plan that is focused on improving their own health if employers respect their individuality in building that plan."

About The Study

The telephone survey conducted on October 2007 consisted of 473 individuals who were at least 18 years of age and said that they were employed either full or part time. The margin of error was plus or minus 6.4 percentage points at the 95% confidence level.

About Guardian

Founded in 1860, The Guardian Life Insurance Company of America, New York, NY (Guardian) is one of the largest mutual life insurance companies in the United States. As of December 31, 2007, Guardian and its subsidiaries had \$41.3 billion in assets (on a consolidated statutory basis). With close to 3,000 financial representatives and 80 agencies nationwide, Guardian and its subsidiaries protect individuals, small business owners, and their employees with life, disability, health, long-term care, and dental insurance products, and offer 401(k), annuities, and other financial products and trust services. Specializing in the small to mid-size business market, Guardian's Group business unit serves more than 120,000 employers, 6 million employees, and their families. More information about Guardian can be obtained at: www.GuardianLife.com.

The company has issued a series of educational surveys and reports to help employees, employers and benefit decision makers better understand how they can jumpstart their financial lives, improve employee recruitment, retention and satisfaction by maximizing the use and power of their workplace coverage. Four reports currently available in the series include:

- *Benefits & Behavior: Spotlight on Group Medical*
- *Benefits & Behavior: Spotlight on Dental*
- *Benefits & Behavior: Spotlight on Group Life and Disability Insurance*
- *Benefits & Behavior: The Voice of American Business Owners and Benefit Decision Makers Today*

The reports can be found at www.GuardianBenefits.com.

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