

Arena LLC



Benefits Plan

Here is your new coverage. **Make sure you return the completed form, if applicable, to your plan administrator.**

If you miss the deadline, the coverage may be delayed or you may not be eligible for enrollment this year and proof of insurability *may* be required.



HIGHLIGHTS:

- Disability coverage provides a regular check if you have an accident or illness
- Comprehensive dental care for all your needs

Learn more about Guardian at
www.guardianlife.com.



COVER YOURSELF WITH GUARDIAN

Guardian is a leading provider of employee benefits and individual insurance coverage.

Founded in 1860, The Guardian Life Insurance Company of America is one of the largest mutual life insurance companies in the United States. As a mutual company, Guardian is focused 100% on the needs of our customers – employers who choose Guardian and their employees covered by our plans. Today, more than six million employees and their families rely on Guardian as their employee benefits provider.

We have built our success on the time-tested values of quality, innovation and high-quality service. In July 2008 Standard & Poor's upgraded Guardian's credit rating to AA+ (Very Strong). We've been around for 150 years insuring the people and businesses we protect and we'll continue to provide benefits and services our customers have come to expect from us.

For more information on how we can protect you and your family, please visit www.GuardianLife.com

- Review your benefits.
- Complete your enrollment form, if applicable.
- Sign and return form to your plan administrator.

Welcome

Dear Arena LLC Employee,

We're pleased to tell you that Guardian will be our coverage provider this year. We have chosen Guardian because of its competitive rates, excellent service reputation, and extensive plan designs.

We have worked hard to negotiate group rates that will be affordable for all employees. All coverage is paid through payroll deduction.

Arena LLC

UNDERSTAND YOUR COVERAGE:

Plan Details This booklet explains your basic plan options. Your detailed certificate of benefits will be provided to you after you enroll.

Go online Learn more about your plans at www.guardianlife.com.

Ask your plan administrator
Change your plan by contacting your plan administrator.

Why do you need a disability plan?

Disability insurance provides you with an income if you have an accident or illness that prevents you from working. Advantages include:

1. PEACE OF MIND

Disability from accident or illness can strike anyone at any age. If you're under 35, you have a one in three chance of becoming disabled for six months or more at some time during your working life*.

2. FINANCIAL PROTECTION

Disability insurance provides a regular check to help pay monthly bills when you are unable to work.

3. SHORT-TERM AND LONG-TERM COVERAGE

- Short-term disability benefits start within days of the illness or injury, but are payable for a limited period of time.
- Long-term disability benefits start within months of the illness or injury, but may continue until retirement.
- If you have short-term and long-term disability coverage with Guardian, you will not be required to submit a second claim form for the long-term benefits.

**Why Disability* booklet, published by *National Underwriter*, 10/1/05.

Disability Plans

COVERAGE	SHORT-TERM DISABILITY	LONG-TERM DISABILITY
Coverage amount	60% of salary to maximum \$1000/week	60% of salary to maximum \$5000/month
Maximum payment period	9 weeks	Lesser of 5 years or to age 70
Lifetime Benefit ADL	Not Applicable	No
Accident benefits begin	Day 15	Day 91
Illness benefits begin	Day 15	Day 91
Waiting period		
Current employees	Planholder determines	Planholder determines
New employees	Planholder determines	Planholder determines

YOUR GUARDIAN PLAN OFFERS:

Premium payments waived
once you begin receiving benefits.

Reliable claim payments

Did you know?

Most experts agree that after medical insurance, disability is the most important coverage to have.

PLAN DETAILS	SHORT-TERM DISABILITY	LONG-TERM DISABILITY
Evidence of Insurability	Health Statement not required	Health Statement may be required
Guarantee Issue	Not Applicable	We Guarantee Issue \$5000 in coverage
Minimum work hours/week	30	30
Plan covers on the job accidents	No	Yes
Pre-existing Conditions	Not Applicable	3 months; see exclusions and limitations
Premium waived if disabled	Not Applicable	Yes
Rehabilitation Benefit	Not Available	Mandatory

EXCLUSIONS AND LIMITATIONS

- The benefits, exclusions and limitations do not constitute a contract and are a summary only. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.
- A pre-existing condition includes any condition and symptoms thereof for which an employee consults with a doctor, undergoes diagnostic procedures, receives treatment or takes prescribed drugs, in the designated period prior to the employee's effective date under the plan or the effective date of an increase in plan benefits (3 months for Short-Term Disability; 3 months for Long-Term Disability).
- For Long-Term Disability coverage, we pay no benefits for a disability caused or contributed to by a pre-existing condition unless the disability starts after you have been insured under this plan for 12 months.
- Disability benefits do not cover any disability caused by 1) war or any act of war, including service in the armed forces; 2) committing a crime or taking part in a riot or civil disorder; 3) intentionally injuring yourself or attempting suicide while sane or insane. Disability benefits are not paid for any period in which you are in a correctional facility, you are not under the care of a doctor, or your loss of earnings is not due solely to disability. You will receive a certificate of coverage after you enroll which contains a complete list of exclusions. If there is a difference between this booklet and the certificate of coverage, the certificate of coverage prevails; 4) Due to intoxication; 5) Confined to a correctional facility; or 6) receiving treatment outside US.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA.

UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

Actively at work	Employee is fully capable of performing the major duties of his/her regular occupation on a full-time basis on scheduled effective date.
Disability (short-term)	Employee is considered disabled if unable to perform major job duties on a full-time basis.
Disability (long-term)	For first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.
Earnings definition	Your covered salary excludes bonuses and commissions.
Elimination period	Number of days, weeks or months that must pass before employee qualifies for benefit.
Guarantee Issue	The "guarantee" means the applicant is not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.
Maximum payment period	The maximum length of time that benefits are paid by the plan.
Rehab benefit	Pays 110% of monthly benefit to employee who participates in a rehabilitation program, approved by Guardian, designed to help the employee return to work.
Special limitations	Provides a 24-month benefit limit for specific conditions including mental health and substance abuse. Other conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.
Work incentive	Plan benefit will not be reduced for a specified amount of months so that you have part-time earnings while you remain disabled, unless the combined benefit and earnings exceed 100% of your previous earnings.
Zero day disability (long-term disability)	You can return to work in a limited capacity at any time during the elimination period and benefit period. You are no longer considered disabled when you earn or are able to earn 80% of pre-disability earnings.
Zero day disability (short-term disability)	You can return to work in a limited capacity at any time during the elimination period and benefit period. You are no longer considered disabled when you earn or are able to earn 80% of pre-disability earnings.

Why Dental Insurance?

Good oral hygiene is important, not only for looks, but for general health as well. A routine dental examination can detect symptoms of more than 125 diseases, including heart disease, diabetes, anemia, stomach ulcers, osteoporosis and kidney disease. Regular check ups and cleanings can save you the pain and expense of future problems. Dental insurance will keep these visits affordable and is a cost-effective way to minimize health care costs for you and your family. The American Dental Hygienists' Association estimates that for every \$1 spent on prevention or oral health care, as much as \$8 to \$50 is saved on future emergency and restorative procedures. Using your dental insurance for regular dental check ups can improve your health by helping you:

- 1) Prevent Oral Cancer:** According to The Oral Cancer Foundation, someone dies from oral cancer every hour of every day in the United States alone. When you have your dental cleaning, your dentist is also screening you for oral cancer, which is highly curable if diagnosed early.
- 2) Prevent Gum Disease:** Gum disease is an infection in the gum tissues and bone that keep your teeth in place and is one of the leading causes of adult tooth loss. If diagnosed early, it can be treated and reversed. If treatment is not received, a more serious and advanced stage of gum disease may follow. Regular dental cleanings and check ups, flossing daily and brushing twice a day are key factors in preventing gum disease.
- 3) Help Maintain Good Physical Health:** Recent studies have linked heart attacks and strokes to gum disease, resulting from poor oral hygiene. A dental cleaning every six months helps to keep your teeth and gums healthy and could possibly reduce your risk of heart disease and strokes, as well as many other serious conditions.
- 4) Keep Your Teeth:** Since gum disease is one of the leading causes of tooth loss in adults, regular dental check ups and cleanings, brushing and flossing are vital to keeping as many teeth as you can. Keeping your teeth means better chewing function and ultimately, better health.
- 5) Prevent the Need for Advanced Treatment:** Your dentist and hygienist will be able to detect any early signs of problems with your teeth or gums that can be easily treatable. If these problems go untreated, root canals, gum surgery and removal of teeth could become the only treatment options available.
- 6) Have a Bright and White Smile:** Your dental hygienist can remove most tobacco, coffee and tea stains. During your cleaning, your hygienist will also polish your teeth to a beautiful shine.
- 7) Protect your children's health:** Tooth decay is the most common chronic childhood disease, five times more common than asthma and results in a loss of 51 million school hours each year. Regular check ups can help prevent tooth decay in your children.

Sources: www.about.com, *American Academy of Pediatrics*

Dental Plans

UNDERSTAND YOUR PLAN

With your **PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are limited to our PPO fee schedule.

UNDERSTAND YOUR PLAN	PPO	
	<i>In-network</i>	<i>Out-of-network</i>
Calendar year deductible		
Individual	\$50	\$50
Family limit	3 per family	
Waived for	Preventive	Preventive
Charges covered for you (co-insurance)	<i>In-network</i>	<i>Out-of-network</i>
Preventive Care (e.g. cleanings)	100%	100%
Basic Care (e.g. fillings)	80%	80%
Major Care (e.g. crowns, dentures)	50%	50%
Orthodontia	50%	50%
Annual Maximum Benefit	\$1500	\$1500
Lifetime Orthodontia Maximum	\$1200	
Network	DentalGuard Preferred	

YOUR GUARDIAN PLAN OFFERS:

Family coverage for spouse and children to age 25 (26 if full-time student)

Orthodontia coverage for children

No charge for preventive care (subject to plan limits)

National PPO network of more than 70,000 dentist locations

Reliable claims payment four days on average

Find out if your dentist is in Guardian's network at www.guardianlife.com

Let Guardian put its 30-plus years of dental benefits experience to work for you and your family.

CATEGORY	PLAN DETAILS	PPO	
		Plan pays (on average)	
		In-network	Out-of-network
Preventive Care	Cleaning (prophylaxis)	100%	100%
	Frequency:	Once Every 6 Months	
	Fluoride Treatments	100%	100%
	Limits:	Under Age 14	
	Oral Exams	100%	100%
	Periodontal Maintenance	100%	100%
	Frequency:	Once Every 6 Months (Enhanced)	
	Sealants (per tooth)	100%	100%
	X-rays	100%	100%
Basic Care	Anesthesia	80%	80%
	Fillings (one surface)	80%	80%
	Repair & Maintenance of Crowns, Bridges & Dentures	80%	80%
	Simple Extractions	80%	80%
	Surgical Extractions	80%	80%
Major Care	Bridges and Dentures	50%	50%
	Inlays, Onlays, Veneers**	50%	50%
	Perio Surgery	50%	50%
	Root Canal	50%	50%
	Scaling & Root Planing (per quadrant)	50%	50%
	Single Crowns	50%	50%
Orthodontia	Orthodontia	50%	50%
	Limits:	Child(ren)	

Please note: The plan details listed here are some of the most common services related to dental coverage. The co-insurance percentages for the PPO plan options correspond to the coverage categories of Preventive, Basic, Major and Orthodontia listed in the table above.

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury and only when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age of 19; full-time student age does not apply to the initial placement of the appliance. Orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. The total number of cleanings and periodontal maintenance procedures are combined in a 12 month period.

EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic

- services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DG2000 et al.
- **Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3 – DG2000

UNDERSTANDING YOUR BENEFITS—DENTAL

Basic care	Moderately complex dental services. Most plans consider fillings and extractions to be basic care.
Co-insurance	The portion of the covered charge paid by Guardian.
Claims Payment Basis	Value In-Network: You receive regular contracted savings, and no balance billing. Out-of-Network: Charges will be paid for only up to the maximum fee level established with our contracted network dentists; any amount that is charged over the fee schedule is the responsibility of the patient.
Deductible	The amount of charges you and your family must pay each plan year before the plan pays you any benefits.
Family limit	Maximum number of deductibles your family must pay in each plan year before this plan starts paying benefits for all covered family members for the rest of the plan year.
In-network charges	Charges for services provided by dentists who are a member of your plan's network.
Major care	More complex dental services. Most plans consider crowns and dentures to be major care.
Out-of-network charges	Charges for services provided by dentists who are not members of your plan's network.
Plan year	The 12 month period used to apply this plan's deductible and annual maximum. Your plan's plan year is the calendar year.
PPO (Preferred Provider Organization)	Plan that lets you visit any dentist, but usually provides better benefits for the services of PPO network dentists. PPO dentists have agreed to accept discounted fees as payment in full.
Pre-determination Review	Guardian will gladly assist you and your dentist by determining what benefits could be payable for services and procedures over \$300. Have your dentist fax your treatment plan to Guardian, note that it is a pre-determination review and we will let your dentist know what benefits would be payable. This includes orthodontic treatment if your plan includes it. Pre-determination applies to PPO and Indemnity plans only.
Preventive care	Most routine dental services. Most plans consider checkups and cleanings to be preventive care.



Employee Benefits Hotline (EBH)

Benefit specialists are available to answer questions as you sign up for your Guardian benefits

Toll-free Phone	E-mail
1-888-600-1600 8:00 a.m. – 8:30 p.m., Monday – Friday, Eastern Time	From www.GuardianAnytime.com , click on “secure channel” to send an e-mail (in your comments include “Question for EBH”)

STEP 1: Determine if you should contact the EBH.

Ask yourself these questions. If you answer yes to any of them, contact the EBH!

- Do I need to make a doctor, dental or vision appointment before I’ve received my ID card?
(It is suggested you contact our hotline 72 hours prior to your visit so we can ensure your provider has your coverage information. Coverage begins on your plan’s effective date.)
- Am I looking for a doctor, dentist or vision provider who participates in my plan?*
- Do I have questions about the benefits covered under the plans my employer is offering?
- Do I need help completing my enrollment form?

STEP 2: Have the following ready before calling or include it in your e-mail.

- Name of the company you work for OR
- Your company’s group number (refer to your enrollment materials)

STEP 3: Call 888-600-1600 to get answers!

- Press #1 to identify yourself as an employee.
- At the next prompt, for questions about the following press the appropriate key:
 - Dental Benefits - #1
 - Medical Benefits - #2
 - All else - #3

You will be prompted to enter your company’s group number. If you do not know your company’s group number, press 0 to be directed to a Guardian representative.

The Employee Benefits Hotline provides support in over 50 different languages!

IMPORTANT NOTE: Once you are officially enrolled in a plan, you will receive additional information with other toll-free phone numbers to service you after you have signed up.

* Available if employer is offering Guardian dental, medical or vision coverage.






GUARDIAN®



Discounts & Savings Program For Guardian Members

As a valued Guardian customer, you and your family have access to significant savings on a range of goods and services. From home office supplies to flowers, Guardian members can save on things you use daily.

Below are the companies that participate in Guardian's Discounts & Savings Program. Stay tuned for updates – we'll be providing additional discounts throughout the year.

		
<p>Ear Professionals International Corporation (EPIC) is a credentialed national network of ear physicians and audiologists practicing within a hearing care preferred provider organization (PPO). As a Guardian customer, you and your family can access a complete program for hearing care, including coordination with your insurance benefits and toll-free customer support.</p>	<p>Office Max is a leader in both retail and business-to-business office products, including office supplies, paper, technology products and services, and furniture.</p>	<p>1-800 Flowers provides customers around the world with a wide assortment of beautiful flowers (fresh from growers or florist designed) plus plants, delicious gourmet snacks and treats, extraordinary gift baskets, cuddly plush pals and unique giftware to treasure! Life's everyday celebrations are easy at 1-800-FLOWERS.com</p>
<p>YOUR GUARDIAN MEMBER DISCOUNTS¹</p>	<p>YOUR GUARDIAN MEMBER DISCOUNTS¹</p>	<p>YOUR GUARDIAN MEMBER DISCOUNTS¹</p>
<ul style="list-style-type: none"> • Up to 50% off on testing, diagnostics and batteries not covered by major medical insurance. • Between 35%-65% off on name-brand hearing aids and products to protect and improve your hearing. • Parents and parents-in-law are also eligible for these hearing discounts! 	<ul style="list-style-type: none"> • 25% - 80% off many products (actual discount will vary on item). Certain exclusions apply.² 	<ul style="list-style-type: none"> • 15% discount on merchandise.

¹ Discount currently not available to members of companies based in New York, Kansas, Washington or Texas.

² Exclusions include items such as toners, electronics, machines and equipment.

Log on to www.GuardianAnytime.com to access your Guardian discounts



Good News! Your Dental Plan Is Even Better Than You Think

Savings on in-network providers average 30% of what dentists usually charge!

- **In-network:** You receive regular contracted savings, and no balance billing.
- **Out-of-network:** Charges will be paid for only up to the maximum fee level established with our contracted network dentists; any amount that is charged over the fee schedule is the responsibility of the patient.

Value Plan Example:

Network vs. Non-Network Savings*			
Difference in your out-of-pocket expense: \$303			
Benefits for a Root Canal (on a molar)			
Network Care		Non-Network Care	
Typical network dentist fee:	\$665	Average non-network dentist fee:	\$968
Plan Pays:	\$532**	Plan Pays:	\$532**
You Pay:	\$133	You Pay:	\$436
*Savings may be greater or less depending on your dentist's location			
**Assumes service is covered at an 80% co-insurance level			

More Reasons to Use Network Care

- One of the industry's largest Preferred Provider networks – highly skilled dental professionals at over 128,000 locations.
- Network dentists are easy to locate. Simply use the On-Line DentalGuard Provider Directory at www.GuardianLife.com or call the number on the back of your ID card. If your provider does not participate, Guardian's convenient dentist referral program can help add them to the network!
- No claim forms to complete. Just present your new DentalGuard Preferred Network ID card to the provider.

DentalGuard General Limitations and Exclusions: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments, any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DG2000 et al.

DentalGuard Preferred Dentist Nomination Form

I would like to nominate my dentist for inclusion in the DentalGuard Preferred Provider Network. I understand that my name may be used when contacting my dentist to inform him/her of my desire for them to join the network. For more information, visit us online at www.GuardianLife.com.

DATE: _____

Employer: _____

Patient: _____

Address: _____

City/State/Zip: _____

Phone: _____

Fax: _____

E-mail: _____

DENTIST INFO

Name: _____

Address: _____

City/State/Zip: _____

Phone: _____

Specialty: _____

Please submit completed form to:

Guardian
DentalGuard Preferred
P.O. Box 2465
Spokane, WA 99210-9817
or FAX to: 509-468-6550





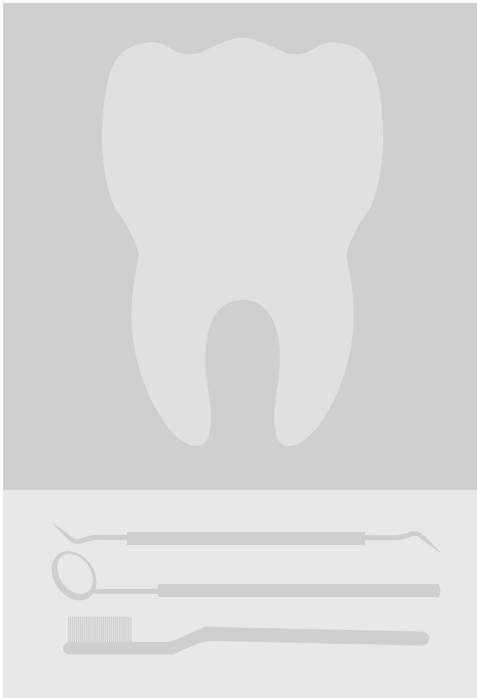
GUARDIAN®

Finding a dentist is easy

Go online – it takes just minutes!

It's easy to find dentists you can trust. Whether you're looking for a list of dentists that serve your plan (in-network) or trying to locate a specific dentist, it takes just minutes through Guardian's Provider Online Search.

Guardian's Provider Online Search is available to you 24 hours a day, 7 days a week.



Here are just a few things you can do online:

- Customize your search by specialty, languages spoken, gender and more
- Get side-by-side comparisons of dentists' information (ie. office status, distance)
- Create a short-list of "favorite" dentists – for quick reference online
- Get maps and directions to a dentist's office location
- View your results online or have them faxed or emailed to you
- Save your search criteria for easy access when you revisit Provider Online Search
- Create a customized directory of dentists
- Nominate a dentist to be included in a network
- And much more!

Just go to www.GuardianLife.com.

Under "Resources", click on "Provider Online Search".

Your Ability to Earn an Income

Did You Know?

- Three in 10 workers entering the workforce will become disabled before retiring.¹
- More than half of all personal bankruptcies are due to disability.²
- Nearly half of U.S. employees would discontinue contributions to their retirement accounts in the event of an illness or disability.³
- Disability protection provides income replacement for employees who are unable to work due to accident or illness.

Statistics show that there's a good possibility you may become disabled during your lifetime. Time away from the office due to illness or injury can be financially devastating for many families because the ability to earn a living is the most significant financial asset many workers have. You can protect that asset through disability income insurance, which replaces a percentage of pre-disability income for a specified period of time.

Quick Tips About Buying Disability Protection

- **Your workplace is a good place to start:** If your employer offers a disability product, consider enrolling in it. Your employer has done all the work of finding a quality plan, and a workplace benefit is generally affordable (just a few dollars a month in many cases) and easy to buy. Moreover, you don't typically need a medical exam to enroll.
- **Having the right amount of protection is important:** Everyone's needs vary. Monthly expenses, personal savings, and other sources of income should be carefully considered when trying to determine how much income is necessary to maintain your lifestyle. You may need supplemental coverage to ensure that you are adequately protected.
- **Plan ahead:** You may want to visit www.disabilitycanhappen.org and take the "5 questions every worker should ask" quiz to help understand how prepared you are. It's also a good idea to complete the income and expense review and develop an action plan. These tools can help you take responsible action should the unthinkable happen.

1. Social Security Administration, Fact Sheet 2007. 2. Source: "Illness and Injury as Contributors to Bankruptcy," Health Affairs, February 2, 2005. 3. Guardian Insurance and Behavior—Spotlight on IDI Survey, 2006.

Better Information Leads to Better Choices.

At Guardian, we maintain a strong commitment to enriching the lives of the people we touch. In fact, our benefits are just the beginning. We are committed to providing industry-leading service and support to ensure that every customer is satisfied and prepared to make the best possible decisions about their lives, their finances, and their benefits.

Thank You

If applicable, return the completed form to your plan administrator.

Please remember to:

- Check the coverage you want
- Include your social security number (and those of your dependents, if applicable)
- Include dates of birth
- Indicate the best way to reach you
- Include your name on each page of the form
- Sign and date form

Date form submitted

You chose...

Dental:

- PPO**

Disability:

- Long-Term Disability**
- Short-Term Disability**



**Make the most of your Guardian benefits at
www.GuardianAnytime.com**

Enrolled members and their dependents can access helpful, secure information about their Guardian benefit(s) instantly at www.GuardianAnytime.com

- Review your benefits
- Look up coverage amounts
- Check the status of a claim
- Receive e-mail alerts when a response to your dental* or medical claim is available online
- Print forms and plan materials...and much more

To register, go to www.GuardianAnytime.com

Arena LLC Benefits Plan