

# Guardian Healthcare

**Memo— Guardian Healthcare**

**To:** All contracted General Agents, FMOs and Internal Sales Representatives  
**From:** Cesar Martinez, CEO  
**CC:** Guardian Senior Management team  
**Date:** 5/1/2010  
**Re:** Sales

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Guardian Healthcare, Inc. would like to thank you for all your hard work during the Annual and Open enrollment periods. As many of you know, we take and continue to take committed approach customer service for the members, the providers and you as our sales and marketing agents. To that end, we opened Broker Help Line specificity and dedicated to you. This service line was developed to help you and your customers have real time access to a Guardian Healthcare representative in our efforts to have real time customer service for our agent partners. This line was also set up to give you all real time access to beneficiary LIS status and/or Medicaid eligibility.

In our efforts to continue customer service, we will begin a member outreach initiative to all Guardian Healthcare members who during the enrollment periods. The purpose of the communication is to welcome them to our plan, ensure the member is access care, ensure they received all plan information appropriate for the plan they selected, give them some information about the LIS program, answer any benefit questions they may have and ultimately improve our service levels. We anticipate this will take the better part of the Lock-In period. To that end, Guardian Healthcare focus its efforts during the lock-in period to service our existing members and providers and will not be marketing or soliciting new enrollments.

We would also like to remind you that Guardian Healthcare will not support marketing, solicitation and enrollment events to the dual eligible population. Guardian does not offer any special needs plans for the dual eligible beneficiary and enrolling into Guardian Healthcare could negatively impact the beneficiary and/or provider. To that end, Guardian Healthcare **will not** pay commission on any Dual-Eligible enrolled during the lock-in period. As previous memos have stated please discontinue immediately any efforts to solicit, market, and enroll dual eligibles into any of Guardians 2010 plan options. If any agent violates rules, regulations, or company policies, we will need to take immediate corrective action up to terminations. We maintain a zero tolerance policy on compliance violations.

Thank you all for your efforts to help grow Guardian Healthcare. We continue to focus on customer service and look for ways to improve our processes and systems. This period if quality and service improvement will prepare us to be an improved health plans for the thousands of our members, providers and you/

See you in the fall.

Sincerely,

Cesar D. Martinez  
Chief Executive Officer  
Guardian Healthcare, Inc.