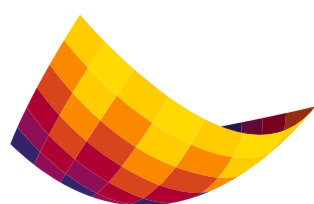


GUARDIAN LIFE OF THE CARIBBEAN COVID-19 NOTICE TO CLIENTS

All Guardian Life Health Insureds, given the current COVID-19 situation in the country and the inability for persons to go about their normal lives, approval has been given to allow for the dispensing of and claiming for up to 2 months' supply of prescription drugs, effective immediately.

Please note that the usual rules regarding whether a drug is payable still applies. Also, note that the prescription must be valid for the amount being dispensed.



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