Group Insurance

Guardian + Wellthy

Caregiving support services

Frequently asked questions

Caregiving can be undeniably important, yet it may be incredibly complex. For some caregivers, figuring out where they should even begin is a mystery. The Guardian + Wellthy caregiving support services can help you tackle logistical and administrative tasks, so you can prioritize the well-being of yourself and your loved ones.

What is my caregiving support services benefit?

Your Guardian + Wellthy caregiving benefit gives you access to:

- **Dedicated, hands-on support** from care professionals who get to know each family and help tackle their to-dos.
- **Comprehensive care planning tools** and resources in one centralized, accessible place.
- **Peer-to-peer space** where family caregivers can find support and exchange knowledge.

Who is eligible to use my caregiving benefit?

Caregiving support services are available at no cost to all benefit-eligible US colleagues and their loved ones. However, you, as the employee with the benefit access, must first register and then invite other members of your care team to join the Care Project as members.

How do I access my caregiving benefits?

Visit join.wellthy.com/guardian-members and create an account with your company/business email address.

Once you create your account, you can share more about your caregiving situation. Using that information, Wellthy's proprietary algorithm will instantly match you with a dedicated Care Coordinator, based on your unique needs.

Who will I be speaking and working with?

Based on the questions you answer during intake (conditions, specific needs, top priorities), you will be matched with a dedicated Care Coordinator. Wellthy's Care Coordinators are made up of masters-level clinical social workers, nurses, psychologists, and other care professionals who are dedicated to supporting families.



What can Wellthy help me with?

Wellthy can help guide you through financial, medical, legal, housing, and social/emotional support in any capacity, big or small. For example, they can help with things like:

- Coordinating daily needs for aging parents or relatives like filling prescriptions and arranging transportation
- Moving a loved one into a living facility and end-of-life preparations
- Designing a support plan for situations including a new diagnosis like cancer, an ongoing health condition, a surgery, or a sudden accident
- Navigating pet insurance options and supporting care for aging pets or those with chronic conditions
- And much more!

Is information confidential?

Wellthy takes privacy very seriously. With consent, a Care Coordinator may share information with doctors, family, caregivers, or other providers in order to arrange care.

I am a caregiver for my (aunt, uncle, grandparent, etc.), can I use Wellthy if they are not on my benefits plan?

Eligible employees can use Wellthy to help with parents, in-laws, children, spouses, siblings, and others. Wellthy will help regardless of the relationship, as long as their caregiving responsibilities are impacting your day-to-day life. Your loved one does not need to be a dependent on your insurance or benefits plan.

What if my loved one is not an elder or aging adult, like my sibling or child?

Wellthy's support extends far beyond eldercare needs and can support any additional loved ones in your life with other complex, ongoing care needs.

Can I use Wellthy for more than one loved one at a time? Are there any limitations to the number of hours I can work with Wellthy?

Yes, you can create multiple Care Plans and Care Projects for each family member you are caring for. And there is no limit to the number of hours you can engage with your Wellthy Care Coordinator.

What if the loved one I am caring for lives outside the US?

Both you and your loved ones must reside in the US to have access to the service and platform.*

Does Wellthy provide mental health or any type of clinical services?

No. Wellthy leaves treatment to the doctors and specialists. However, the Care Coordinators will help with everything else, including assisting with administration and logistics (i.e., resources, service providers, billing, appointments, etc.). For mental health support, Wellthy will vet providers and specialists, find inpatient/outpatient programs, explore alternative therapy options, and provide referrals to clinicians.

What will a Wellthy Care Coordinator do for me?

Wellthy's Care Coordinators are skilled and trained in helping families navigate and manage all aspects of care. Similar to enlisting a financial professional to help with your portfolio or a wedding planner to manage your special day, you can seek knowledgeable assistance to help guide you through major care decisions and events. Care Coordinators will help put together a game plan and get things done.

How do Wellthy Care Coordinators communicate with me?

You may communicate with your Care Coordinator via email, messaging through the Wellthy platform (or Care Dashboard), or via phone and video calls. You may schedule calls with your Care Coordinator through an appointment scheduling tool. There is no limit to how many loved ones can participate in conference calls.

Can I use Wellthy's platform without a Care Coordinator?

Yes. If you're just looking around, you can tell Wellthy that you're not interested in talking to someone right now. You're welcome to use the Wellthy platform and access self-service tools including Wellthy Community and the Care Planning tool without a Care Coordinator.

Wellthy Community and the Care Planning tool are currently only accessible through a desktop or mobile browser, not in the app.

What is Care Planning?

Care Planning is a planning tool that helps empower and guides families to prepare in advance for both expected and unexpected life events that may require a leave of absence, offering support for logistical, administrative, emotional, legal, and financial planning needs. Families can engage with step-by-step Care Plans to stay organized, keep track of action items, and access digital resources that guide them through their future caregiving journeys.

What is Wellthy Community?

Wellthy Community is a specialist-moderated peer-to-peer network where families can gain support and share knowledge with other caregivers. Wellthy Community offers a variety of caregiving forums for connection and more focused discussion on topics that are most relevant to members' own care situations. Moderators regularly host discussions and post tips, questions, featured content, webinars, and events for members to participate and engage with others. Families can feel less alone by exchanging caregiving advice and sharing their stories.

What is Care Concierge?

Through Care Concierge, Wellthy helps families get things done. Families can create and manage Care Projects in the Care Dashboard, a centralized hub with tools, resources, tasks, and to-dos all in one place. After creating a Care Project, Wellthy matches families with a best-fit Care Coordinator who can help support families across the full spectrum of care.

Care Coordinators help unburden and uplift family caregivers by accomplishing tasks on their behalf. The Care Coordinator will serve as the single point of contact for the family and create a custom plan based on the needs of the caregiver, the care recipient, their current situation, and the family's goals. Wellthy also has a team of specialized Care Advisers who work behind the scenes to support Care Coordinators with tasks related to aging, child care, teen support, health conditions, neurodiversity, disabilities, mental and behavioral health, veterans support, chronic and self-care, financial support, health plan benefits navigation, legal assistance, end-of-life and bereavement, and LGBTQ+ gender affirmation and advocacy.

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* Program might not be available in all states.

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